



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦門國際銀行集團成員 A Member of XIB Group

2025

澳門國際銀行年報

ANNUAL REPORT

Luso International Banking Ltd.



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.



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01

重要提示及釋義

IMPORTANT NOTES AND INTERPRETATIONS

1-1

重要提示

IMPORTANT NOTES

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

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

本行審計師德勤·關黃陳方會計師事務所對按照澳門特別行政區政府頒佈的《澳門財務報告準則》編制的2025年財務報告¹進行了審計，並出具標準無保留意見的獨立審計師報告。

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

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

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

The 2025 financial statements,¹ prepared by the Bank in accordance with the Financial Reporting Standards issued by the MSAR Government, have been audited by Deloitte Touche Tohmatsu, Sociedade de Auditores, resulting in a standard, unqualified auditor's report.

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

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重要釋義

IMPORTANT INTERPRETATIONS

在本年報中，除非文義另有指引，下列詞句具有如下含義：

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

文中

In the context

釋義

Interpretations

本行、公司、澳門國際銀行

The Bank, the Company, Luso International Bank

澳門國際銀行股份有限公司

Luso International Banking Ltd.

廈門國際銀行

Xiamen International Bank

廈門國際銀行股份有限公司

Xiamen International Bank Co., Ltd.

¹ 該財務報表由二零二五年十二月三十一日的損益及其他全面收益表以及截至該日止年度的財務狀況表、權益變動表和現金流量表組成，亦包括重大會計政策的摘要和解釋附注。

¹ The financial statements are composed of the balance sheet as at December 31st, 2025, the income statement, statement of changes in equity and cash flows for the year end, a summary of significant accounting policies, and also explanatory notes.

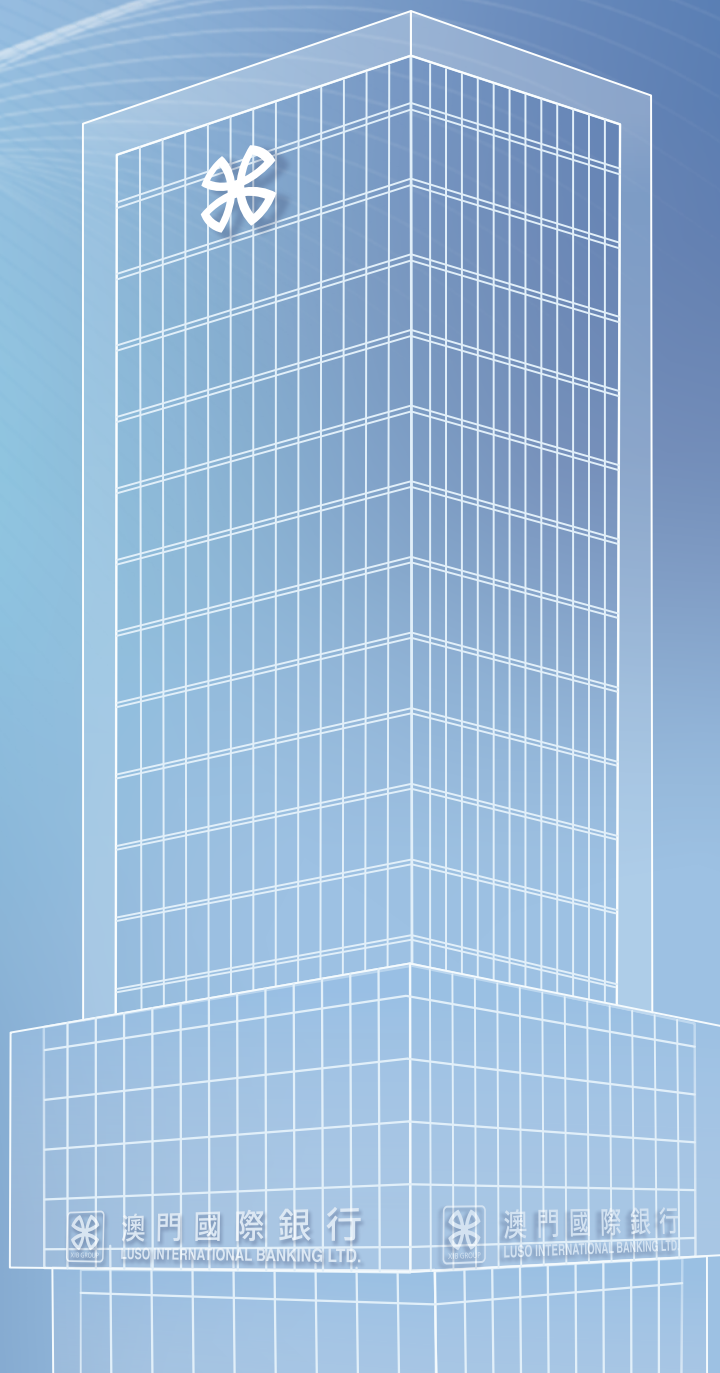


澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦門國際銀行集團成員 A Member of XIB Group

董事長致辭 ▶

CHAIRMAN'S STATEMENT



02

董事長致辭

CHAIRMAN'S STATEMENT

2025年，中國加快轉型，培育新質生產力。澳門在第六屆特區政府帶領下穩步發展，推進澳琴一體化。澳門國際銀行攜手內地六家分支機構，加快業務轉型升級，以跨境金融服務華資產業出海，持續助力澳門經濟適度多元；並力求各方面均衡發展，履行本土銀行責任擔當。

錨定國家戰略，為實體經濟注入金融動能。全年產業客戶授信新投放超過150億澳門元，重點支持新質生產力發展，讓金融活水滋養發展沃土。在澳門招商局指導下，赴廣州、杭州舉辦“跨境金融服務華資產業出海暨澳門國際平台助力國際循環”宣介會，向企業推介澳門平台，助力華資產業出海。成為首家獲得橫琴粵澳深度合作區多功能自由貿易賬戶（EF賬戶）資質的澳資銀行，為澳琴一體化增添動力。成功獲批人民幣跨境支付系統（CIPS）直接參與者資格，為進一步服務跨境金融、助力人民幣國際化奠定基礎。

深耕澳門本地，以現代金融服務經濟多元。服務首批“港澳互聯互通”主題債券落地，助力澳門專業市場與國際市場互聯互通。完成財富管理體系全綫升級，深化“財富管理特色銀行”建設。成功取得私募投資基金管理、私募股權基金受寄、美股經紀等業務資質，正式上綫綫上基金平台，進一步推進數智金融建設，持續優化綫上綫下服務渠道，為客戶提供更為便捷的金融服務。

聚焦青年成長與社會公益，傳遞金融溫度。聯合澳門勞工局推出“澳門青年赴內地跨境金融見習計劃”，幫助澳門青年拓寬視野、增長才幹，更好融入國家發展大局。深化與高校合作，支持本地專業人才培養。繼續攜手澳門日報舉辦第47屆“十大新聞選舉”，凝聚社會共識，傳播正能量。積極參與“國家安全展”、“公益金百萬行”、“全員捐血日”等公益活動，以實際行動弘揚愛國愛澳精神，踐行企業社會責任。

五十載風雨兼程，初心不改；邁步百年新征程，使命在肩。2025年，是我們跨越半個世紀後邁向百年願景的第一個完整年度。我們的發展離不開社會各界的信任與支持，謹向所有關心和支持澳門國際銀行發展的各界人士，致以最誠摯的謝意！

2026年，是國家“十五五”規劃和澳門特區“三五”規劃的開局之年，也是本行轉型發展攻堅克難的關鍵一年，我們將繼續與社會各界攜手，堅定“根植澳門、融入國家、橋樑紐帶”戰略定位，發揮特色優勢，持續深耕產業金融、華僑金融、跨境金融與財富管理等核心領域，扎實推進轉型發展，為支持澳門經濟適度多元、助力澳琴深度合作作出新的貢獻。

承董事會命

黃來志

董事長

二〇二六年三月二十五日

CHAIRMAN'S STATEMENT

In 2025, China accelerated its economic transformation, fostering the development of new quality productive forces. Under the leadership of the sixth-term Macao SAR Government, Macao maintained its steady growth while advancing the integration of Macao and Hengqin. Luso International Banking Ltd., together with its six mainland branches, accelerated its business transformation and upgrading. It leverages cross-border financial services to support Chinese enterprises in their global expansion, continuously contributing to the moderate diversification of Macao's economy. At the same time, it strives to achieve balanced development across all areas and fulfills its responsibilities as a local bank.

Closely aligned with national strategies, the Bank injects strong financial momentum into the real economy. During the year, newly extended credit to corporate clients exceeded MOP 15 billion. This funding focused on supporting the development of new quality productive forces and channeling financial resources toward key sectors. Under the guidance of the Commerce and Investment Promotion Institute, we hosted promotional events in Guangzhou and Hangzhou themed "Cross-Border Financial Services Supporting Chinese Enterprises Going Global and Macao as an International Platform for Dual Circulation." These events introduced enterprises to Macao's platform and facilitated their international expansion. The Bank became the first Macao-funded institution to obtain qualification for multi-functional free trade accounts (EF accounts) in the Guangdong-Macao In-Depth Cooperation Zone in Hengqin, further strengthening regional integration. We also successfully secured direct participant status in the Cross-Border Interbank Payment System (CIPS) laying a solid foundation for enhancing cross-border financial services and supporting the internationalization of the Renminbi.

Deepening its presence in Macau, the Bank supports economic diversification through modern financial services. The Bank facilitated the issuance of the first batch of "Hong Kong-Macao Connectivity" themed bonds, strengthening links between Macao's professional market and international markets. We completed a comprehensive upgrade of our wealth management system, further advancing our positioning as a "specialized wealth management bank." The Bank also successfully obtained licenses for private investment fund management, custody of private equity funds, and U.S. equities brokerage. Moreover, it officially launched its online

fund platform. These initiatives further advanced our digital finance capabilities and optimized both online and offline service channels, providing clients with more convenient financial services.

Focusing on youth development and social responsibility, the Bank delivers financial services with a human touch. In collaboration with the Labour Affairs Bureau, we launched the "Cross-Border Finance Internship in Chinese Mainland for Macao Youth." This initiative aims to help young people broaden their horizons, enhance their skills, and better integrate into national development. We strengthened partnerships with universities to support the nurturing of local professional talent. The Bank continued to co-organize the 47th "Annual Top 10 News Election" together with Macao Daily News, fostering social consensus and promoting positive values. We actively engaged in community initiatives such as the "National Security Exhibition in Macao," the "Walk for a Million" campaign, and "Blood Donation Day," demonstrating our commitment to corporate social responsibility and reflecting the spirit of caring for both the country and Macao.

After five decades of perseverance, our original aspiration remains unchanged. As we embark on a new journey toward a centennial vision, our mission grows ever stronger. The year 2025 marks the first full year since surpassing our 50-year milestone and advancing toward our century-long goal. Our progress would not have been possible without the trust and support of all sectors of society. We extend our heartfelt gratitude to everyone who has contributed to the development of Luso International Banking Ltd.

Looking ahead to 2026, the opening year of China's 15th Five-Year Plan and Macao's Third Five-Year Plan, it will also be a pivotal year for the Bank's transformation and growth. We will continue to work closely with all sectors of society, firmly adhering to our strategic vision of "adopting a localized approach, aligning with national development, and serving as a bridge between regions." By leveraging our unique strengths, we will further deepen our focus on industrial finance, overseas Chinese finance, cross-border finance, and wealth management. Through steady progress in our transformation and development, we aim to contribute to Macao's moderate economic diversification and the deeper integration between Macao and Hengqin.

On behalf of the Board,
Mr. Huang Lai Zhi
Chairman
25 March 2026

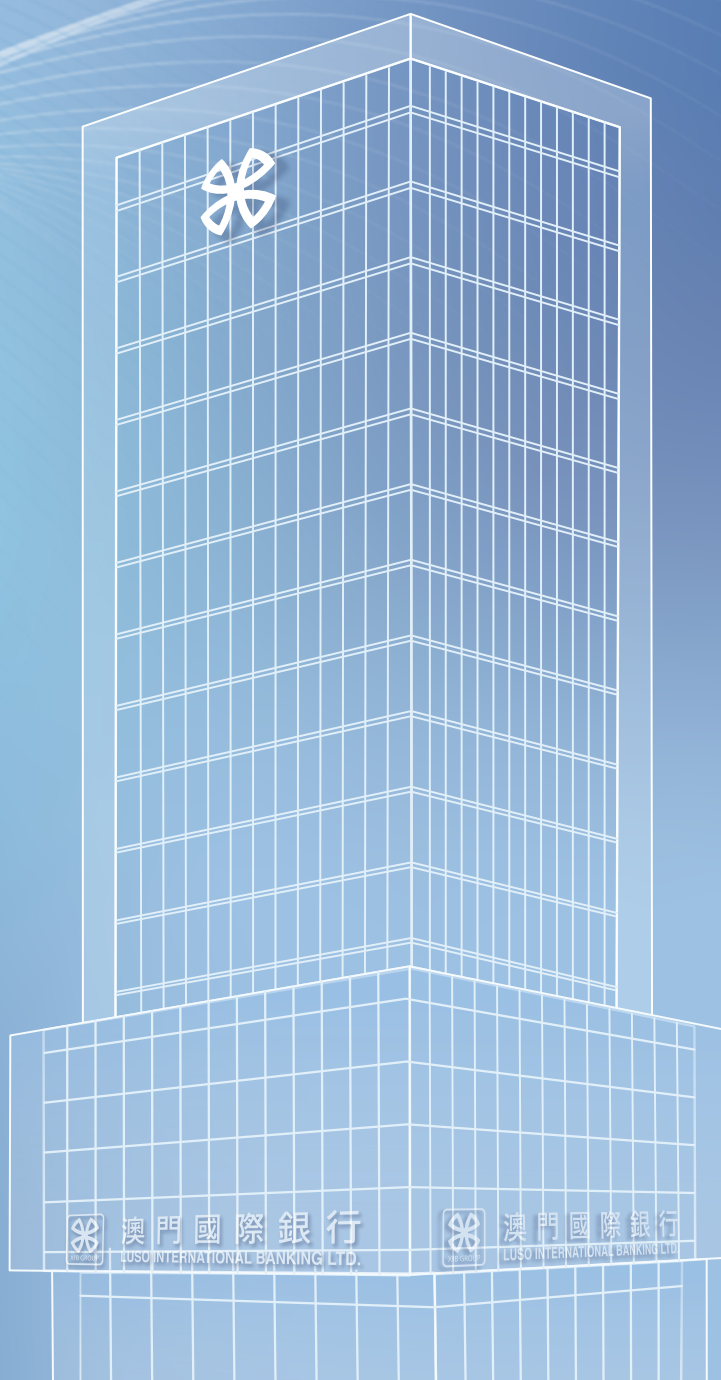


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公司概況

COMPANY OVERVIEW



03

公司概況
COMPANY OVERVIEW

3-1

公司簡介
COMPANY PROFILE

澳門國際銀行於1974年在澳門註冊成立，總行設於澳門蘇亞利斯博士大馬路四十七號。1985年，股東將本行以資產注入的方式參與成立中國第一家中外合資銀行——廈門國際銀行。2015年，本行完成增資擴股，引入本澳股東等41家。2024年，本行再一次完成20億澳門元增資擴股，進一步夯實發展基礎。

本行以“根植澳門、融入國家、橋樑紐帶”三個戰略，服務國家重大戰略部署和澳門特區經濟社會發展。14家營業網點遍佈全澳，為民眾和企業提供優質便捷的金融服務，助力澳門經濟適度多元和現代金融發展；在粵港澳大灣區及長三角區域重點城市共設有6家分支機構，構建境內外一體化經營的戰略佈局，為企業“走出去”和“引進來”提供跨境金融服務，助力澳門融入國家發展大局；充分利用澳門獨特優勢，發揮橋樑紐帶作用，促進包括閩澳、粵澳、浙澳等內地與澳門的交流合作。

本行堅守金融服務實體經濟本源，持續推進“華僑金融、跨境金融、產業金融、數智金融”四個金融業務轉型，充分發揮跨境經營優勢，服務國家戰略，助力華資產業出海；積極打造“債券市場先進銀行”，服務包括國債、地方政府債及首批“港澳互聯互通”等主題債券落地，助力澳門專業市場與國際市場互聯互通；深化“財富管理特色銀行”建設，推進財富管理體系升級，成功取得私募基金管理、私募股權基金受寄、美股經紀等業務資質，上綫綫上基金平臺，持續優化綫上綫下服務渠道，為廣大客戶提供便捷的金融服務；成為首家獲得橫琴粵澳深度合作區多功能自由貿易賬戶（EF賬戶）資質的澳資銀行，為澳琴一體化互聯互通增添動力；成功獲批人民幣跨境支付系統（CIPS）直接參與者資格，為進一步服務跨境金融、助力人民幣國際化奠定堅實基礎。

本行積極弘揚“愛國愛澳”精神，持續開展社會公益實踐，聯合澳門日報連續多年舉辦“十大新聞選舉”，參加“國家安全展”活動，組織參與“公益金百萬行”、“全員捐血日”等公益項目，傳遞社會正能量；長期擔任澳門中國企業協會、澳門銀行公會、澳門證券基金行業協會等社團職務，為澳門經濟發展及社會進步進言獻策。為表彰本行長期以來在支持澳門經濟發展、履行社會責任等方面的貢獻與擔當，繼2019年“工商功績勳章”之後，2024年，澳門特區政府再次授予本行“銀蓮花榮譽勳章”。

未來，本行將緊密圍繞國家重大戰略部署和澳門經濟適度多元發展需要，不斷提升專業化、特色化、國際化服務水平，持續為客戶提供更加專業、優質、智能、安全的金融服務，推動經濟效益與社會效益並舉，努力為社會、客戶、股東、員工創造更大的價值！

COMPANY PROFILE

Luso International Banking Ltd. was incorporated in Macao in 1974 with its headquarters at No. 47, Avenida Dr. Mário Soares. In 1985, its shareholders contributed assets to help establish Xiamen International Bank (XIB), the first Sino-foreign joint venture bank in China. In 2015, the Bank concluded its efforts in share capital increase. It welcomed 41 new shareholders, including local Macao investors. In 2024, the Bank further strengthened its capital base with an additional capital injection of MOP 2 billion, reinforcing its foundation for future growth.

To contribute to China's key strategies and Macao's socio-economic development, the Bank has formulated three core strategies. These include adopting a localized approach, aligning with national development, and serving as a bridge between regions. Adopting a localized approach, the Bank operates 14 branches across Macao, providing high-quality and easily accessible financial services to both residents and businesses. These services contribute to economic diversification and support the development of modern finance in Macao. In line with Macao's integration into national development, the Bank has also established six branches in key cities within the Greater Bay Area and the Yangtze River Delta region. These branches facilitate cross-border collaboration by offering financial services to businesses expanding internationally and attracting foreign investment. Acting as a bridge, the Bank leverages Macao's unique strengths to promote cooperation between Macao and mainland regions such as Fujian, Guangdong, and Zhejiang.

The Bank remains committed to serving the real economy and continues to advance its business transformation across four key areas: overseas Chinese, cross-border, industrial, and digital and intelligent finance. Leveraging its cross-border operational strengths, the Bank supports national strategies and facilitates the global expansion of Chinese enterprises. It is actively positioning itself as a "leading bond market bank," facilitating the issuance of government bonds, local government bonds, and the first batch of "Hong Kong-Macao Connectivity"-themed bonds, thereby enhancing Macao's professional market connections to international markets. The Bank has also deepened its development as a "specialized wealth management bank" by upgrading its wealth management system, obtaining licenses for

private investment fund management, custody of private equity funds, and U.S. equities brokerage, as well as launching an online fund platform. Continuous optimization of both online and offline service channels ensures clients enjoy more convenient financial services. As the first Macao-funded bank qualified to offer multi-functional free trade accounts (EF accounts) in the Guangdong-Macao In-Depth Cooperation Zone in Hengqin, the Bank provides further momentum for Macao-Hengqin integration. It has also been approved as a direct participant in the Cross-Border Interbank Payment System (CIPS). This approval establishes a solid foundation for enhancing cross-border financial services and supporting the internationalization of the Renminbi.

The Bank actively promotes the spirit of "Love for Motherland and Love for Macao" and continues to participate in various social responsibility initiatives. For many consecutive years, it has co-organized the "Annual Top 10 News Election" with Macao Daily News and participated in the "National Security Exhibition in Macao." It has also organized and supported charitable activities, including the "Walk for a Million" campaign and "Blood Donation Day," contributing positive energy to society. Moreover, the Bank holds key positions in organizations such as the Association of Chinese Enterprises in Macao, the Macao Association of Banks, and the Securities and Funds Industry Association of Macao, offering insights that support Macao's economic development and social progress. In recognition of its longstanding contributions to Macao's economic development and social responsibility, the Bank was awarded the Medal of Industrial and Commercial Merit (Medalha de Mérito Industrial e Comercial) in 2019. In addition, it received the Silver Lotus Medal of Honor (Medalha de Honra Lótus de Prata) in 2024 from the MSAR Government.

Looking ahead, the Bank will continue to align with the policies of both the Mainland and the MSAR Government to consistently provide clients with increasingly professional, high-quality, intelligent, and secure financial services. Through these efforts, the Bank seeks to generate both economic and social benefits, thereby creating greater value for society, clients, shareholders, and employees alike.

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股東大會、董事會、監事會及高級管理層情況

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

股東大會主席團成員

Board of the General Meeting of Shareholders

主席團主席：黃來志

Chairman: Huang Lai Zhi

主席團秘書：方曉航

Secretary: Fang Xiao Hang

董事會成員

Members of the Board of Directors

董事長：黃來志（執行董事）

Chairman: Huang Lai Zhi (Executive Director)

執行董事：賈志偉(2025年9月12日委任)

Executive Director: Jia Zhi Wei (Appointed on September 12, 2025)

董事

Directors

曹雲川

Cao Yun Chuan

鄒志明

Zou Zhi Ming

馬志遠

Ma Chi Un

莊麗晶

Jong Lai Ching

龐鴻(2025年6月5日委任)

Pang Hong (Appointed on June 5, 2025)

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

監事會成員

Members of the Supervisory Board

監事長：李輝明

Chairman: Lee Fai Ming

監事

Supervisors

傅志華(2026年3月11日榮休)

Fu Zhi Hua (Resignation effective on March 11, 2026)

黃慧斌

Wong Wai Pan

呂博文

Loi Pok Man

羅英輝(2025年6月5日委任)

Luo Ying Hui (Appointed on June 5, 2025)

高級管理層成員

Members of the Senior Management

總裁：賈志偉(2025年10月9日委任)

President: Jia Zhi Wei (Appointed on October 9, 2025)

助理總裁

Assistant Presidents

方凱

Fang Kai

汪洋

Wang Yang

陸振剛

Lok Chun Kong

許齡藝

Xu Ling Yi

3-3

機構網點

BRANCHES AND OUTLETS

境內外機構營業地址

Business Addresses of Branches
in Macao and the Chinese Mainland

截至2025年末，本行於中國內地和澳門地區共有機構網點20家，其中澳門地區共有分行（包括總行營業部）14家，其中自助銀行中心13家；中國內地有6家分支行，機構網點分佈情況如下所示。

By the end of 2025, the Bank operated a total of 20 branches, comprising both primary and sub-branches. Of these, 14 branches, including the Head Office, 13 self-service banking centers are located in Macao, while the remaining 6 branches are situated in the Chinese Mainland. The distribution of the branches is outlined as follows:

機構名稱 Name of the Branch	機構網點地址 Business Address
總行營業部 Head Office	澳門蘇亞利斯博士大馬路47號 Avenida Doutor Mario Soares No. 47, Macao
三盞燈分行 Sam Chun Tang Branch	澳門嘉路米耶圓形地（三盞燈）8-12號、金樂大廈（第一、二、三座）地下A1座 Rotunda De Carlos Da Maia (Sam Chun Tang) Nos. 8-12, Edifício Kam Lok (Blocos 1, 2 & 3), A1 R/C, Macao
板樟堂分行 Pun Cheong Tong Branch	澳門板樟堂街15號 Rua De S. Domingos No. 15, Macao
黑沙環分行 Hac Sac Van Branch	澳門馬場海邊馬路15號、祐新大廈地下A座 Estrada Marginal Do Hipodromo No. 15, Edifício Iao San, A R/C, Macao
建興龍分行 Kin Heng Long Branch	澳門羅馬街7-17號、宋玉生廣場246號、建興龍廣場（興海閣、建富閣）地下I座及J座 Rua de Roma Nos. 7-17, Alameda Dr. Carlos D' Assumpcao No. 246, Praca Kin Heng Long (Heng Hoi Kok, Kin Fu Kok), I R/C, J R/C, Macao
新橋分行 San Kiu Branch	澳門罈些喇提督大馬路（提督馬路）66號、68號、70號、昌明花園（金星閣、銀星閣、寶星閣、福星閣）地下CK座、CJ座及P座 Avenida Do Almirante Lacerda Nos. 66, 68 & 70, Jardim Cheong Meng (Kam Seng Kok, Ngan Seng Kok, Po Seng Kok, Fok Seng Kok) Ck R/C, Cj R/C, P R/C, Macao
台山分行 Toi San Branch	澳門巴波沙坊第十一街、新城市花園（第二十座）地下N座及O座 Rua Onze Bairro Tamagnini Barbosa No. S/N, Jardim Cidade Nova (Bloco 20) N R/C, O R/C, Macao
紅街市分行 Hung Kai Si Branch	澳門高士德大馬路128號、廣安居地下A座 Avenida De Horta E Costa No. 128, Kwong On, A R/C, Macao
新口岸分行 San Hao Ngon Branch	澳門北京街235號、227號、富澤園地下E座及F座 Rua de Pequim No. 235, 227 Fu Chat Yuen, E R/C, F R/C, Macao
筷子基分行 Fai Chi Kei Branch	澳門和樂大馬路53-55號、俾若翰街（筷子基北街）182-M—182-N號、宏開大廈第三座地下B座及D座 Avenida De Concordia Nos. 53 - 55, Rua de Comandante João Brito (Rua Norte do Fai Chi Kei), Nos. 182-M - 182-N, Edifício Residencial Wang Hoi Bloco III, B R/C, D R/C, Macao
氹仔分行 Taipa Branch	氹仔基馬拉斯大馬路152-158號、至尊花城麗鑽閣、麗翠閣、麗晶閣地下F座 Avenida De Guimaraes Nos. 152 - 158, Lai Chun Kok, Lai Chui Kok, Lai Cheng Kok, F R/C, Taipa
保利達分行 Pou Lei Tat Branch	澳門東北大馬路507號、511號、保利達花園地下AG座及AH座 Avenida Do Nordeste No. 507, 511 Polytec Garden, AG R/C, AH R/C, Macao
威翠分行 Wai Chui Branch	氹仔南京街222號、226-228號、威翠花園地下H座及G座 Rua De Nam Keng No. 222, Nos. 226-228 Jardim Vai Chui, H R/C, G R/C, Taipa, Macao
擎天匯分行 King Tin Wui Branch	路環石排灣馬路、擎天匯（第A座）地下K座 Em Coloane, Estrada De Seac Pai Van No. S/N, Bloco A, R/C K
廣州分行 Guangzhou Branch	廣東省廣州市天河區珠江新城華夏路8號合景國際金融廣場1層104房、27層2701房自編02單元、34層3401房、35層3501房 Rooms 1-04, 27-01-02, 34-01, & 35-01, Hejing International Finance Plaza, No. 8 Huaxia Road, Zhujiang New Town, Tianhe District, Guangzhou City, Guangdong Province
杭州分行 Hangzhou Branch	浙江省杭州市上城區四季青街道解放東路41-49號、市民街202-212號、富春路310-315號、香樟路60-74號（高德置地中心）1幢2906室、2806室，3幢101室-101 Rooms #1-2906 & 2806, #3-101, No. 41 - 49 Jiefang East Road, No. 202 - 212 Shimin Street, No. 310 - 315 Fuchun Road, No. 60 - 74 Xiangzhang Road (Gtland Plaza Center), Sijiqing Subdistrict, Shangcheng District, Hangzhou City, Zhejiang Province
佛山支行 Foshan Sub-Branch	廣東省佛山市南海區桂城街道燈湖東路1號友邦金融中心二座實際樓層第23層（名義樓層第26層）ABCDEFGHIJK單元 Floor 23 (Nominal Floor 26) Units A-K, Building 2, Youbang Financial Center, No. 1, Denghu East Road, Guicheng Street, Nanhai District, Foshan City, Guangdong Province
東莞支行 Dongguan Sub-Branch	廣東省東莞市東城街道東城中路8號一樓11-13號商鋪、二樓201室 Shop No. 11-13, Floor 1, Room 201, Floor 2, No. 8, Dongcheng Middle Road, Dongcheng Street, Dongguan City, Guangdong Province
惠州支行 Huizhou Sub-Branch	廣東省惠州市惠城區惠州大道11號佳兆業中心二期（C座酒店、寫字樓）第32層01、06、07、08號 Room 01/06/07/08, Floor 32, Kaisa Center Phase II (Hotel and Office Building of Building C), No. 11 Huizhou Avenue, Huicheng District, Huizhou City, Guangdong Province
橫琴粵澳深度合作區支行 Hengqin Guangdong-Macao In-Depth Cooperation Zone Sub-Branch	廣東省珠海市橫琴新區十字門大道338號1棟3004、3005、3006號、103號商業 103 Business, Rooms #1-3004, 3005, 3006, No. 338 Shizimen Boulevard, Hengqin New District, Zhuhai City, Guangdong Province

澳門地區分行及自助銀行中心網點分佈圖

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

分 分行 24H 自助銀行中心 ATM 自助櫃員機

總行營業部

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

黑沙環分行

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

筷子基分行

澳門和樂大馬路53-55號、俾若翰街（筷子基北街）
182-M-182-N號、宏開大廈第三座地下B座及D座
電話：2859 2540
傳真：2826 0766

新橋分行

澳門罽些喇提督大馬路（提督馬路）66號、68號、
70號、昌明花園（金星閣、銀星閣、寶星閣、福星閣）
地下CK座、CJ座及P座
電話：2821 5582
傳真：2821 0481

板樟堂分行

澳門板樟堂街15號
電話：2832 9024
傳真：2838 9360

建興龍分行

澳門羅馬街7-17號、宋玉生廣場246號、建興龍
廣場（興海閣、建富閣）地下I座及J座
電話：2876 0398
傳真：2876 0600

新口岸分行

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

台山分行

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

保利達分行

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

紅街市分行

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

三盞燈分行

澳門嘉路米耶圓形地（三盞燈）8-12號、
金樂大廈（第一、二、三座）地下A1座
電話：2852 5048
傳真：2852 7231

氹仔分行

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

威翠分行

氹仔南京街222號、226-228號、
威翠花園地下H座及G座
電話：2883 3835
傳真：2883 0735

擎天匯分行

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



中國內地機構網點分佈圖

Distribution Map of Branches in the Chinese Mainland

總 總行 分 分行 支 支行

**廣州分行** 分

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

杭州分行 分

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

佛山支行 支

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

東莞支行 支

廣東省東莞市東城街道東城中路8號一樓11-13號商舖、二樓201室

惠州支行 支

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

橫琴粵澳深度合作區支行 支

廣東省珠海市橫琴新區十字門大道338號1棟3004、3005、3006號、103號商業

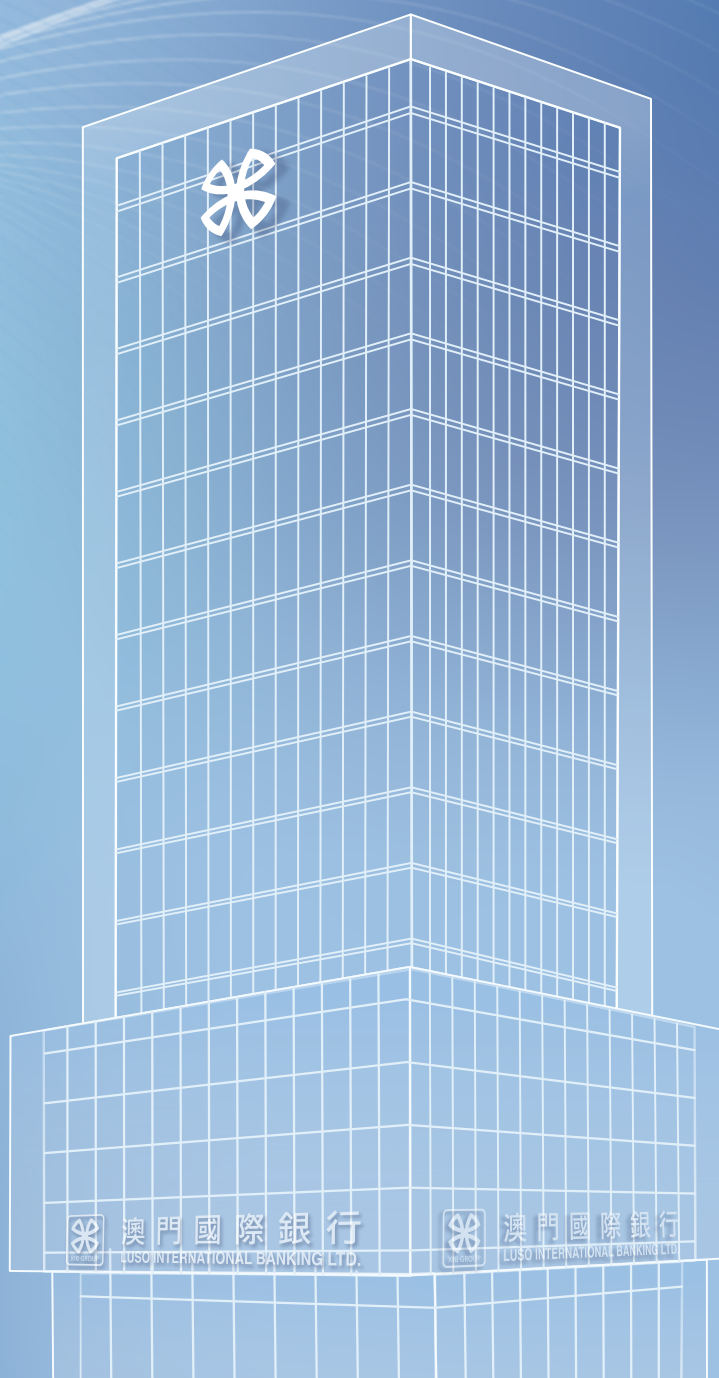


澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦門國際銀行集團成員 A Member of XIB Group

大事記及社會責任履行

MAJOR EVENTS AND SOCIAL RESPONSIBILITY



04

大事記及社會責任履行

MAJOR EVENTS AND SOCIAL RESPONSIBILITY

4-1

大事記

MAJOR EVENTS

1月21日

澳門中央證券托管結算一人有限公司（“MCSD”）舉行“2024年度澳門債券市場獎項頒發儀式”，澳門國際銀行榮獲“優秀承銷機構”及“優秀發行機構”兩項大獎。

On January 21, 2025, Macao Central Securities Depository and Clearing Company (“MCSD”) held the “2024 Macau Bond Market Awards Ceremony.” The Bank was honored with two awards: “Excellent Underwriter” and “Excellent Issuer.”



7月16日

澳門國際銀行第五次助力中華人民共和國財政部於澳門成功發行人民幣國債。

On July 16, 2025, the Bank supported the Ministry of Finance of the People’s Republic of China in the successful issuance of RMB-denominated sovereign bonds in Macao for the fifth time.



7月1日

澳門國際銀行（廣州分行）大廈項目主體工程動工儀式於廣州舉行。大廈項目建成後將集現代辦公、直屬營業廳、會議培訓、員工活動等多功能於一體，為銀行深化穗澳金融交流合作發揮積極作用。

On July 1, 2025, a groundbreaking ceremony for the main construction of the Bank's Guangzhou Branch Building was held in Guangzhou. Once completed, the building will integrate multiple functions, including modern office space, a dedicated banking hall, conference and training facilities, and staff activity areas. It is also expected to play a significant role in deepening financial cooperation between Guangzhou and Macao.



8月26日

澳門國際銀行連續第五年助力廣東省人民政府於澳門成功發行離岸人民幣地方政府債券。

On August 26, 2025, the Bank helped the Government of Guangdong Province issue offshore RMB-denominated local government bonds in Macao for the fifth consecutive year.



10月14日、16日

在澳門招商投資促進局指導下，澳門國際銀行於廣州、杭州舉辦“跨境金融服務華資產業出海暨澳門國際平台助力國際循環”宣介會，為華資企業搭建依托澳門平台拓展全球市場的橋樑。

On October 14 and 16, 2025, under the guidance of the Commerce and Investment Promotion Institute, the Bank held promotional events in Guangzhou and Hangzhou themed “Cross-Border Financial Services Supporting Chinese Enterprises Going Global and Macao as an International Platform for Dual Circulation.” These events provided a platform for Chinese enterprises to expand into global markets through Macao.



11月2-4日

澳門國際銀行與母行廈門國際銀行及兄弟機構集友銀行聯合參展第十八屆世界華商大會，與來自世界各地的華商代表和各界嘉賓進行深入交流，共話華商經濟發展新機遇。

On November 2–4, 2025, the Bank, together with its parent bank, XIB, and its affiliated institution, Chiyu Banking Corporation Limited, jointly participated in the 18th World Chinese Entrepreneurs Convention. The event provided an opportunity for in-depth exchanges with Chinese entrepreneurs and distinguished guests from around the world to explore new opportunities for the development of the global Chinese business community.



12月31日

澳門國際銀行獲批人民幣跨境支付系統（CIPS）直接參與者資格，為進一步服務跨境金融、助力人民幣國際化奠定基礎。

On December 31, 2025, the Bank attained direct participant status in the Cross-Border Interbank Payment System (CIPS). This achievement establishes a solid foundation for enhancing cross-border financial services and supporting the internationalization of the Renminbi.

10月31日

澳門國際銀行廣州分行獲批成為橫琴粵澳深度合作區多功能自由貿易賬戶（EF賬戶）試點銀行，成為首家擁有EF賬戶業務資質的澳資銀行，為服務澳琴一體化互聯互通增添動力。

On October 31, 2025, the Guangzhou Branch of the Bank was approved as a pilot bank for multi-functional free trade accounts (EF accounts) in the Guangdong–Macao In-Depth Cooperation Zone in Hengqin, becoming the first Macao-funded bank qualified to offer EF account services and enhancing support for the integration and connectivity between Macao and Hengqin.



2025年

2025年，澳門國際銀行引入先進經驗，完成財富管理體系升級，深化“財富管理特色銀行”建設，取得私募基金投資基金管理、私募股權基金受寄、美股經紀等系列業務資格，同時線上基金平台正式上線，以專業化服務客戶多元資產配置。

In 2025, the Bank implemented advanced practices to carry out a comprehensive upgrade of its wealth management system, further strengthening its positioning as a “specialized wealth management bank.” It obtained qualifications for private investment fund management, custody of private equity funds, and U.S. equities brokerage. The Bank also officially launched its online fund platform, offering professional services to help clients achieve diversified asset allocation.



4-2

社會責任
SOCIAL RESPONSIBILITY

3月18日

澳門國際銀行舉行全國兩會精神傳達學習會議。澳門國際銀行積極貫徹兩會精神，持續提升金融服務質效，服務國家發展大局，助力澳門經濟適度多元發展。

On March 18, 2025, the Bank held a meeting to study and discuss the guiding principles of the two sessions. Actively implementing these principles, the Bank has continuously enhanced the quality and efficiency of its financial services, supported national development strategies, and contributed to the appropriate diversification of Macao's economy.



6月30日

澳門國際銀行舉辦“第31屆專場捐血日活動。自1989年本行舉辦首屆“LIB全員工捐血日”活動以來，該活動已成功舉辦31屆，累計參與員工超過1600人次，榮獲澳門特別行政區政府衛生局捐血中心頒發“團體捐血推動獎”。

On June 30, 2025, the Bank held its 31st Annual Blood Donation event. Since its inaugural LIB Blood Donation Day in 1989, over 1,600 employees have participated.



2月22日

由澳門國際銀行與澳門日報聯合舉辦的第47屆“十大新聞選舉”頒獎典禮舉行，該活動已連續舉辦47年，旨在鼓勵市民關心時事，傳播愛國愛澳正能量。

On February 22, 2025, the Bank, in partnership with Macao Daily News, co-hosted the award ceremony for the 47th “Annual Top 10 News Election.” Held annually for 47 consecutive years, the event aims to encourage public engagement with current affairs and promote positive values of patriotism and love for Macao.



4月23日

澳門國際銀行組織200餘名員工參觀由澳門特區政府與澳門中聯辦聯合主辦的“全民國家安全教育展”，並為此次展覽提供部分參觀紀念品，以及主題徵文、短視頻比賽獲獎獎品等，以實際行動支持國家安全教育工作。

On April 23, 2025, the Bank organized a visit for over 200 employees to the National Security Education Exhibition. The exhibition was jointly hosted by the MSAR Government and the Liaison Office of the Central People's Government in Macao. The Bank also supported the event by providing commemorative souvenirs and prizes for themed essay and short video competitions, demonstrating its strong commitment to national security education.



9月28日

澳門國際銀行廣州分行聯合碧心公益服務中心共同開展“月伴童心、一路向晴”關愛病患兒童活動，組織行內青年員工走進廣東省人民醫院惠福分院兒童血液腫瘤科開展中秋遊園活動，為病患兒童及家人送上節日禮包與美好祝願，傳遞節日溫暖。

On September 28, 2025, the Bank's Guangzhou Branch, in collaboration with Bixin Charity, organized the "Caring for Children with Love" initiative. Young employees visited the Pediatric Hematology and Oncology Department at Guangdong Provincial People's Hospital (Huifu Campus). They hosted a Mid-Autumn Festival event and delivered gift packages along with warm wishes to pediatric patients and their families.



11月21日

澳門國際銀行與澳門旅遊大學簽署合作協議，於澳門旅遊大學設立獎學金，旨在支持澳門旅遊行業人才培養。

On November 21, 2025, the Bank signed a cooperation agreement with the Macau University of Tourism. The agreement established a scholarship to support the nurturing of talent in the tourism industry.



8月18日至9月12日

澳門國際銀行聯合澳門特別行政區政府勞工事務局開展“2025年澳門青年赴內地跨境金融見習計劃”。30位澳門青年走進廣州、杭州分行，在實踐中成長、在交流中融合。

From August 18 to September 12, 2025, the Bank collaborated with the Labour Affairs Bureau of the Macao SAR Government to launch the "2025 Cross-Border Finance Internship in the Chinese Mainland for Macao Youth." Thirty young participants from Macao gained hands-on experience at the Bank's Guangzhou and Hangzhou branches, fostering both professional growth and cross-regional integration.



10月31日至11月13日

澳門國際銀行杭州分行開展“與光同行，舊物新生”公益捐贈活動，活動收到捐贈衣物、書籍、兒童玩具、被褥、行李箱等，贈予四川甘孜藏族自治州稻城亞丁的山區兒童。

From October 31 to November 13, 2025, the Hangzhou Branch organized the "Light Forward, Renewed with Love" donation campaign. The initiative collected clothing, books, toys, bedding, and luggage, which were donated to children in the mountainous areas of Daocheng Yading, Ganzi Tibetan Autonomous Prefecture, Sichuan Province.



12月10日

澳門國際銀行與澳門鏡湖護理學院簽署合作協議，於澳門鏡湖護理學院設立獎學金，旨在支持本地醫療護理人才培養，助力“健康澳門”建設。

On December 10, 2025, the Bank entered into a cooperation agreement with Kiang Wu Nursing College of Macau to establish a scholarship aimed at supporting the development of local healthcare and nursing professionals, contributing to the “Healthy Macao” initiative.



12月14日

澳門國際銀行組織近500名員工參與“第四十二屆澳門公益金百萬行”活動，身體力行支持公益。

On December 14, 2025, the Bank mobilized approximately 500 employees to participate in the 42nd “Walk for a Million” campaign, demonstrating its commitment to public welfare through tangible efforts.



2025年

澳門國際銀行持續向澳門日報讀者公益基金會、澳門同善堂等本地慈善機構捐贈善款，支持慈善事業發展。

In 2025, the Bank continued to donate to local charities, such as the Charity Fund from the Readers of Macao Daily News and the Macao Tung Sin Tong Charitable Society, contributing to the sustainable development of social welfare initiatives.



2025年

澳門國際銀行持續向澳門大學、澳門科技大學、澳門城市大學、澳門理工大學等高校及澳門地區中小學校捐贈獎助學金，支持澳門教育事業發展。

In 2025, the Bank made donations to educational institutions in Macao, including the University of Macau, Macau University of Science and Technology, City University of Macau, and Macau Polytechnic University. It also supported primary and secondary schools, contributing to the development of education in Macao.



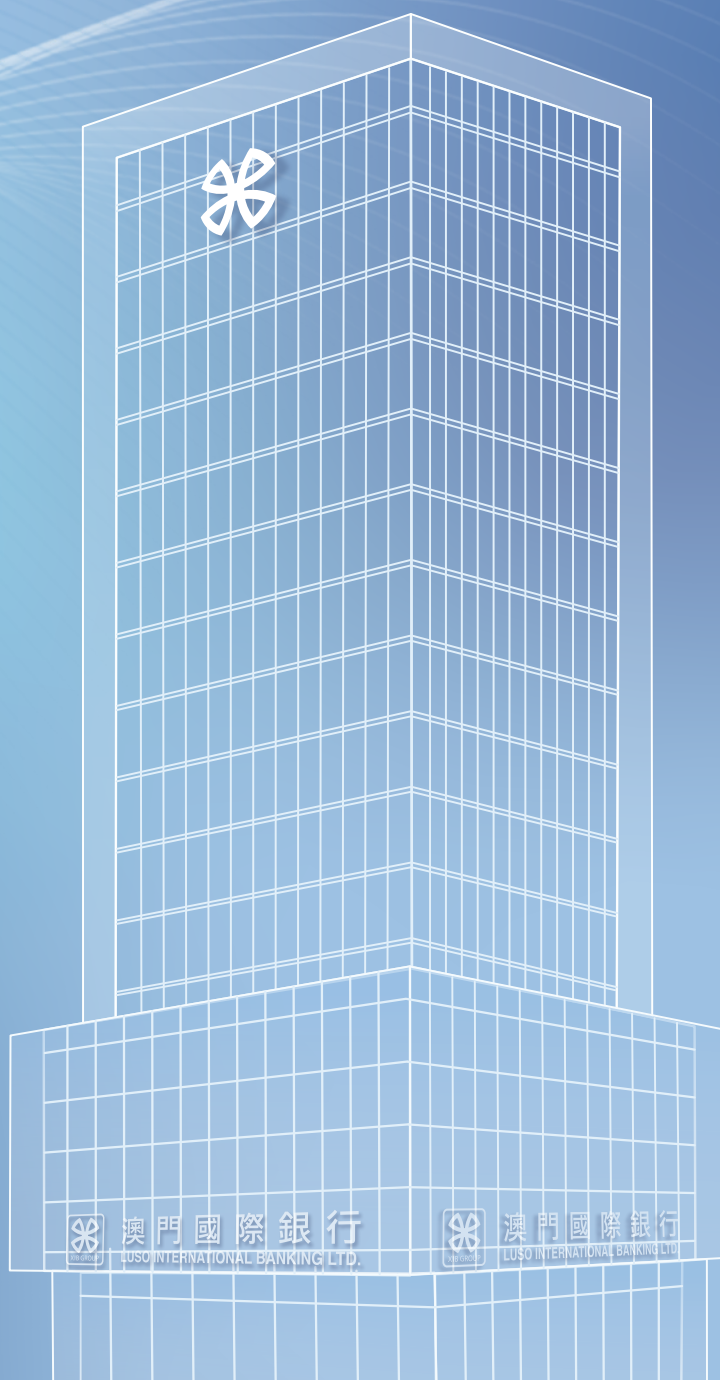


澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

厦門國際銀行集團成員 A Member of XIB Group

2025年董事會報告書及財務報表

REPORT OF BOARD OF DIRECTORS AND FINANCIAL STATEMENT FOR 2025



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

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2025年董事會報告書及財務報表

REPORT OF BOARD OF DIRECTORS AND FINANCIAL STATEMENT FOR 2025

澳門國際銀行股份有限公司
(於澳門註冊成立之股份有限公司)
財務報表及獨立審計師報告
截至二零二五年十二月三十一日止年度

LUSO INTERNATIONAL BANKING LIMITED
(a limited liability company incorporated in Macau)
Reports and Financial Statements
For the year ended 31 December 2025

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董事會報告

DIRECTORS' REPORT

董事會謹將截至二零二五年十二月三十一日止年度的年報和經審核財務報表呈覽。

The directors have pleasure in presenting their report together with the audited financial statements for the year ended 31 December 2025.

主要業務

澳門國際銀行股份有限公司(“本行”)為持牌商業銀行，經營一般銀行業務及提供相關金融服務。

Principal activities

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

財務報表

本行截至二零二五年十二月三十一日止財政年度的溢利和本行於該日的財務狀況載列於第6至第80頁的財務報表內。

Financial statements

The profit of the Bank for the year ended 31 December 2025 and the financial position of the Bank at that date are set out in the financial statements on pages 6 to 80.

分配

董事會將在股東周年大會中向股東建議截至二零二五年十二月三十一日止年度之分配如下：

Appropriations

The directors recommend, subject to the approval of the shareholders at the forthcoming annual general meeting, the following appropriations in respect of the year ended 31 December 2025:

	澳門幣
撥入法定儲備金	3,557,645.98
額外資本補充工具派息 ¹	166,845,982.00
合計	<u>170,403,627.98</u>

	MOP
Transfer to statutory reserve	3,557,645.98
Interest paid on additional equity instruments (Note)	166,845,982.00
Total	<u>170,403,627.98</u>

儲備金

本行年內儲備變動詳情，載於財務報表之權益變動表。

Reserve

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

物業、廠房和設備

物業和設備的變動詳情載列於財務報表附註21內。

Property, plant and equipment

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

¹ 實際折澳門幣的分派金額以分派當日的匯率牌價為準；不含額外資本補充工具已獲批並於二零二六年二月六日分派的金額。

Note: The actual interest paid on additional equity instruments will be translated using the exchange rate prevailing at the date of the payment, excluding the amount that have been approved and paid on 6 February 2026.

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董事會報告- 續

DIRECTORS' REPORT - continued

董事

Directors

截至二零二五年末在任之十一名董事會成員為：

The 11 directors in office during the year of 2025 are as follows:

董事長： Chairman:	黃來志（執行董事） Huang Lai Zhi(Executive Directors)
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執行董事： Executive Director:	賈志偉 Jia Zhi Wei
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董事： Directors:	曹雲川 Cao Yun Chuan
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鄒志明 Zou Zhi Ming

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
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崔世平 Chui Sai Peng Jose

龐川 Pang Chuan

員工董事： Employee Director:	馮浪平 Fong Long Peng
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承董事會命
On behalf of the Board

黃來志
Huang Lai Zhi

董事長
Chairman

澳門
Macau

二零二六年三月二十五日
25 March 2026

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獨立審計師報告
INDEPENDENT AUDITOR'S REPORT

致澳門國際銀行股份有限公司全體股東

(於澳門註冊成立之股份有限公司)

我們審計了後附載於第六頁至第八十頁的澳門國際銀行股份有限公司(以下簡稱「貴銀行」)財務報表,包括於二零二五年十二月三十一日的財務狀況表,以及截至該日止年度的損益及其他全面收益表、權益變動表和現金流量表,以及重要會計政策概要和其他解釋性信息。

► 董事對財務報表的責任

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

► 審計師的責任

我們的責任是在執行審計工作的基礎上對財務報表發表審計意見,以及根據業務約定書的協議條款向全體股東(作為一個團體)作出報告,除此之外別無其他目的。我們不就本報告的內容向對任何其他人士負上或承擔任何責任。我們按照會計師專業委員會第 2/2021/CPC 號通告通過之《審計準則》的規定執行了審計工作。這些準則要求我們遵守職業道德要求,計劃和執行審計工作以對財務報表是否不存在重大錯報獲取合理保證。

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

我們相信,我們獲取的審計證據是充分、適當的,為發表審計意見提供了基礎。

► 審計意見

我們認為,財務報表按照澳門特別行政區經第44/2020號經濟財政司司長批示核准的《財務報告準則》,真實和公允反映了貴銀行於二零二五年十二月三十一日的財務狀況以及截至該日止年度的經營成果和現金流量。

關可穎
執業會計師
合夥人

德勤·關黃陳方會計師事務所
澳門
二零二六年三月二十五日

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獨立審計師報告 - 續

INDEPENDENT AUDITOR'S REPORT - continued

TO THE SHAREHOLDERS OF LUSO INTERNATIONAL BANKING LIMITED

(a limited liability company incorporated in Macau)

We have audited the financial statements of Luso International Banking Limited (the "Bank") set out on pages 6 to 80, which comprise the statement of financial position as at 31 December 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

► Directors' Responsibility for the Financial Statements

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

► Auditor's Responsibility

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

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

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

► Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Bank as at 31 December 2025, and of the Bank's financial results and its cash flows for the year then ended in accordance with the Financial Reporting Standards of Macau SAR approved by the Order of the Secretary for Economy and Finance No. 44/2020.

Kuan Ho Weng
Certified Public Accountant
Partner

Deloitte Touche Tohmatsu - Sociedade de Auditores

Macau
25 March 2026

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損益及其他全面收益表

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

截至二零二五年十二月三十一日止年度
FOR THE YEAR ENDED 31 December 2025

		附註 NOTES	2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
利息收入	Interest income	5	6,197,233	7,347,222
利息支出	Interest expenses	5	(4,883,826)	(6,685,064)
利息收入淨額	Net interest income		1,313,407	662,158
服務費及佣金收入	Fee and commission income	6	401,641	411,964
服務費及佣金支出	Fee and commission expenses	6	(52,403)	(38,542)
服務費及佣金收入淨額	Net fee and commission income		349,238	373,422
股息收入	Dividend income		5,837	6,286
金融投資之淨溢利	Net gains on financial investments	7	178,548	263,484
以攤餘成本計量的債權投資之終止確認的淨溢利	Net gains on derecognition of investments in debt instruments at amortised cost		135,525	-
其他經營收入	Other operating income		17,357	221,504
經營收入	Operating income		1,999,912	1,526,854
經營支出	Operating expenses	8	(1,034,108)	(1,142,603)
中國大陸稅金及附加	Mainland of China withholding tax		(25,288)	(21,545)
扣除減值準備前的經營溢利	Operating profit before impairment allowances		940,516	362,706
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	9	(982,259)	(1,170,118)
其他資產減值損失	Impairment losses on other assets		(5,734)	(21,231)
稅前虧損	Loss before tax		(47,477)	(828,643)
所得稅	Income tax	10	83,053	(42,481)
年度溢利/(虧損)	Profit/(loss) for the year		35,576	(871,124)
其他全面(支出)/收益：	Other comprehensive (loss)/income:			
其後不會重分類至損益的項目：	Item that will not 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的權益工具投資公允價值變動淨額	Changes in fair value of equity instruments designated as at fair value through other comprehensive income		(6,600)	3,749
小計	Subtotal		(6,600)	3,749

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損益及其他全面收益表 - 續

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - continued

截至二零二五年十二月三十一日止年度
FOR THE YEAR ENDED 31 December 2025

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
其後可能重分類至損益的項目：	Items that may be reclassified subsequently to profit or loss:		
以公允價值計量且其變動計入 其他全面收益的債權投資：	Debt instruments at fair value through other comprehensive income:		
年度公允價值變動淨值(所得稅後)	Net fair value changes during the year, net of tax	736,498	381,016
處置損益的重新分類調整	Release upon disposal reclassified to profit or loss	(278,399)	(385,767)
減值損失計提/(轉回)淨額	Net charge/(reversal) for impairment losses	9,080	(17,151)
現金流量套期工具的淨調整	Net adjustment of hedging instruments under cash flow hedges	8,297	(25,491)
外幣折算產生的匯兌差額	Currency translation in relation to foreign operations	349,642	(246,828)
小計	Subtotal	825,118	(294,221)
年度其他全面收益/(支出)(所得稅後)	Other comprehensive income/(loss) for the year, net of tax	818,518	(290,472)
年度全面收益/(支出)總額(所得稅後)	Total comprehensive income/(loss) for the year, net of tax	854,094	(1,161,596)

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財務狀況表

STATEMENT OF FINANCIAL POSITION

於二零二五年十二月三十一日
AT 31 DECEMBER 2025

		附註 NOTES	2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
資產	ASSETS			
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	11	10,286,844	8,230,695
存放本地監管機構之存款	Deposits with local regulatory authority	12	2,477,348	2,350,865
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China		3,440,577	8,512,698
拆出資金	Placements with banks and other financial institutions	13	2,641,003	925,633
買入返售金融資產	Financial assets purchased under resale agreements	14	-	4,717,155
衍生金融資產	Derivative financial assets	15	58,005	140,944
客戶貸款和墊款	Loans and advances to customers	16	107,718,783	101,602,214
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	17	1,994,809	793,379
以公允價值計量且其變動計入 其他全面收益的債權投資	Debt instruments at fair value through other comprehensive income	18	50,697,444	34,278,139
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	19	103,965	109,698
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	20	24,782,168	36,130,016
物業和設備	Property and equipment	21	754,605	620,644
租賃土地權益	Interest in leasehold land	22	131,131	134,225
中國大陸的土地使用權	Interest in land use rights in Mainland China		957,436	946,479
遞延稅項資產	Deferred tax assets	23	564,576	482,840
其他資產	Other assets	24	1,482,973	1,739,916
資產總值	Total assets		208,091,667	201,715,540

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財務狀況表 - 續

STATEMENT OF FINANCIAL POSITION - continued

於二零二五年十二月三十一日
AT 31 DECEMBER 2025

		附註 NOTES	2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
負債	LIABILITIES			
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	25	15,581,757	16,286,224
衍生金融負債	Derivative financial liabilities	15	123,888	137,075
賣出回購金融資產	Repurchase agreements	26	19,351,355	21,059,465
客戶存款	Customer deposits	27	149,938,926	140,682,309
發行債券	Debt securities issued	28	6,257,198	6,237,644
發行同業存單	Certificates of deposit issued	29	-	990,455
其他負債	Other liabilities	30	573,419	689,476
負債總值	Total liabilities		191,826,543	186,082,648
權益	EQUITY			
股本	Share capital	31	3,054,603	3,054,603
其他儲備金	Other reserve		5,214,937	4,396,419
監管儲備	Regulatory reserve		2,168,482	1,696,342
一般監管儲備	-General		1,399,058	962,279
特定監管儲備	-Specific		769,424	734,063
保留溢利	Retained earnings		2,371,425	3,029,851
本行股東應佔股本及儲備	Share capital and reserve attributable to shareholders of the Bank		12,809,447	12,177,215
額外資本補充工具	Additional equity instruments	32	3,455,677	3,455,677
權益總值	Total equity		16,265,124	15,632,892
負債及權益總值	Total equity and liabilities		208,091,667	201,715,540

附註屬本財務報表的一部分。

載於第六頁至第八十頁之財務報表已於二零二六年三月二十五日由董事會批准，
並由以下董事代表簽署：

The accompanying notes form an integral part of these financial statements.

The financial statements on pages 6 to 80 were approved by the Board of Directors on 25 March 2026 and are signed on its behalf by:

黃來志 Huang Lai Zhi
董事長 Chairman

賈志偉 Jia Zhi Wei
執行董事 Executive Director

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權益變動表

STATEMENT OF CHANGES IN EQUITY

截至二零二五年十二月三十一日止年度
FOR THE YEAR ENDED 31 December 2025

附註 NOTES	股本 千元澳門幣 Share capital MOP'000	股本溢價 千元澳門幣 Share premium MOP'000	法定儲備金 千元澳門幣 (附註1) Statutory reserve MOP'000 (Note 1)	監管儲備 千元澳門幣 (附註2) Regulatory reserve MOP'000 (Note 2)	投資重估 儲備金 千元澳門幣 Investment revaluation reserve MOP'000	外匯儲備金 千元澳門幣 Foreign exchange reserve MOP'000	現金流量 套期儲備金 千元澳門幣 Cash flow hedge reserve MOP'000	保留溢利 千元澳門幣 Retained earnings MOP'000	本行股東應佔 股本及儲備 千元澳門幣 Share capital and reserve attributable to share holders of the Bank MOP'000	額外資本 補充工具 千元澳門幣 Additional equity instruments MOP'000	總額 千元澳門幣 Total MOP'000
於二零二五年一月一日 At 1 January 2025	3,054,603	3,327,258	2,160,082	1,696,342	(590,061)	(456,744)	(44,116)	3,029,851	12,177,215	3,455,677	15,632,892
本年度溢利 Profit for the year	-	-	-	-	-	-	-	35,576	35,576	-	35,576
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 Charge for impairment losses of debt securities at fair value through other comprehensive income	-	-	-	-	9,080	-	-	-	9,080	-	9,080
以公允價值計量且其變動計入其他全面收益的 債權投資的公允價值變動 Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	-	785,760	-	-	-	785,760	-	785,760
自投資重估儲備金轉撥至損益 Transfer from investment revaluation reserve to profits or loss	-	-	-	-	(278,399)	-	-	-	(278,399)	-	(278,399)
以公允價值計量的 權益工具投資的 公允價值的變動 Change in fair value of equity instruments designated as at fair value through other comprehensive income	-	-	-	-	(6,600)	-	-	-	(6,600)	-	(6,600)
現金流量套期工具的 淨調整 Net adjustment of hedging instruments under cash flow hedges	-	-	-	-	-	-	8,297	-	8,297	-	8,297
遞延稅項的影響 Deferred income tax effect	-	-	-	-	(49,262)	-	-	-	(49,262)	-	(49,262)
外幣報表折算差異 Exchange difference	-	-	-	-	-	349,642	-	-	349,642	-	349,642
年度全面收益總額 Total comprehensive income for the year	-	-	-	-	460,579	349,642	8,297	35,576	854,094	-	854,094
自保留溢利轉撥至 監管儲備 Transfer from retained earnings to regulatory reserve	-	-	-	472,140	-	-	-	(472,140)	-	-	-
支付額外資本補充工具 利息 Interest paid on additional equity instruments	32	-	-	-	-	-	-	(221,862)	(221,862)	-	(221,862)
於二零二五年十二月 三十一日 At 31 December 2025	3,054,603	3,327,258	2,160,082	2,168,482	(129,482)	(107,102)	(35,819)	2,371,425	12,809,447	3,455,677	16,265,124

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權益變動表 - 續
STATEMENT OF CHANGES IN EQUITY - continued截至二零二五年十二月三十一日止年度
FOR THE YEAR ENDED 31 December 2025

附註 NOTES	股本 千元澳門幣 Share capital MOP'000	股本溢價 千元澳門幣 Share premium MOP'000	法定儲備金 千元澳門幣 (附註1) Statutory reserve MOP'000 (Note 1)	監管儲備 千元澳門幣 (附註2) Regulatory reserve MOP'000 (Note 2)	投資重估 儲備金 千元澳門幣 Investment revaluation reserve MOP'000	外匯儲備金 千元澳門幣 Foreign exchange reserve MOP'000	現金流量 套期儲備金 千元澳門幣 Cash flow hedge reserve MOP'000	保留溢利 千元澳門幣 Retained earnings MOP'000	本行股東應佔 股本及儲備 千元澳門幣 Share capital and reserve attributable to share holders of the Bank MOP'000	額外資本 補充工具 千元澳門幣 Additional equity instruments MOP'000	總額 千元澳門幣 Total MOP'000
於二零二四年一月一日 At 1 January 2024	2,610,000	1,771,859	2,160,082	967,932	(571,908)	(209,916)	(18,625)	5,031,402	11,740,826	3,455,677	15,196,503
本年度虧損 Loss for the year	-	-	-	-	-	-	-	(871,124)	(871,124)	-	(871,124)
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轉回 Reversal for impairment losses of debt securities at fair value through other comprehensive income	-	-	-	-	(17,151)	-	-	-	(17,151)	-	(17,151)
以公允價值計量且其變動計入其他全面收益的債權投資的公允價值變動 Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	-	-	367,582	-	-	-	367,582	-	367,582
自投資重估儲備金轉撥至損益 Transfer from investment revaluation reserve to profits or loss	-	-	-	-	(385,767)	-	-	-	(385,767)	-	(385,767)
以公允價值計量的權益工具投資的公允價值的變動 Change in fair value of equity instruments designated as at fair value through other comprehensive income	-	-	-	-	3,749	-	-	-	3,749	-	3,749
現金流量套期工具的淨調整 Net adjustment of hedging instruments under cash flow hedges	-	-	-	-	-	-	(25,491)	-	(25,491)	-	(25,491)
遞延稅項的影響 Deferred income tax effect	-	-	-	-	13,434	-	-	-	13,434	-	13,434
外幣報表折算差異 Exchange difference	-	-	-	-	-	(246,828)	-	-	(246,828)	-	(246,828)
年度全面支出總額 Total comprehensive loss for the year	-	-	-	-	(18,153)	(246,828)	(25,491)	(871,124)	(1,161,596)	-	(1,161,596)
增發普通股 Issuance of additional capital shares	31	444,603	1,555,399	-	-	-	-	-	2,000,002	-	2,000,002
自保留溢利轉撥至監管儲備 Transfer from retained earnings to regulatory reserve	-	-	-	728,410	-	-	-	(728,410)	-	-	-
支付額外資本補充工具利息 Transfer from retained earnings to regulatory reserve	32	-	-	-	-	-	-	(221,993)	(221,993)	-	(221,993)
支付二零二二年普通股股息 2022 Dividend paid on ordinary shares	-	-	-	-	-	-	-	(180,024)	(180,024)	-	(180,024)
於二零二四年十二月三十一日 At 31 December 2024	3,054,603	3,327,258	2,160,082	1,696,342	(590,061)	(456,744)	(44,116)	3,029,851	12,177,215	3,455,677	15,632,892

附註屬本財務報表的一部分。

The accompanying notes form an integral part of these financial statements.

附註1:

法定儲備金為本行根據澳門《金融體系法律制度》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至少百分之十，直至儲備金額相等於本行之已發行股本為止。

附註2:

監管儲備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儲備時，需按兩者的差額，由保留溢利中撥出以設立監管儲備，監管儲備不得分派。

Note 1:

The statutory reserve is a non-distributable reserve set aside from profit each year in accordance with the Macau Financial System Act under Law No. 13/2023 which provides that an amount of not less than twenty percent of the previous year's profit after tax be set aside each year until the reserve fund reaches fifty percent of the Bank's issued share capital and thereafter at least ten percent of the profit after tax each year until the reserve fund equals to the Bank's issued share capital.

Note 2:

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

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現金流量表
STATEMENT OF CASH FLOWS截至二零二五年十二月三十一日止年度
FOR THE YEAR ENDED 31 December 2025

	附註 NOTES	2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
來自經營活動之現金流量	Cash flows from operating activities		
- 稅前營業活動之現金流出	- Operating cash outflow before tax	34.1	(2,749,337)
- 已付澳門所得稅項	- Macau Complementary Tax	-	-
來自經營活動使用的現金流量	Net cash flows used in operating activities		(2,749,337)
來自投資活動之現金流量	Cash flows from investing activities		
- 出售或贖回以攤餘成本計量的債權投資	- Proceeds from sale or redemption of investments in debt instruments at amortised cost	19,004,757	77,531,081
- 出售或贖回以公允價值計量且其變動計入其他全面收益的債權投資	- Proceeds from sale or redemption of debt securities at fair value through other comprehensive income	130,491,246	107,051,449
- 已收利息	- Interest received	2,284,103	2,753,021
- 已收股息	- Dividends received	5,837	6,286
- 處置物業設備	- Disposal of property and equipment	-	117,105
- 購買物業設備	- Purchase of property and equipment	(99,542)	(77,410)
- 購買以攤餘成本計量的債權投資	- Purchase of investments in debt instruments at amortised cost	(7,416,930)	(81,440,804)
- 購買以公允價值計量且其變動計入其他全面收益的債權投資	- Purchase of debt securities at fair value through other comprehensive income	(145,461,074)	(92,043,381)
來自投資活動(使用的)/產生的現金流量	Net cash flows (used in) / generated from investing activities	(1,191,603)	13,897,347
來自籌資活動之現金流量	Cash flows from financing activities		
- 贖回或到期償還固定利率債券	- Redemption or repayment of fixed rate debts	-	(1,651,200)
- 支付固定利率債券利息	- Interest paid on fixed rate debts	(461,158)	(517,784)
- 發行同業存單	- Issuance of certificates of deposit	323,414	1,634,575
- 贖回同業存單	- Redemption of certificates of deposit	(1,332,830)	(1,002,110)
- 支付發行同業存單利息	- Interest paid on certificates of deposit issued	(2,976)	(31,746)
- 增發普通股	- Issuance of additional capital shares	-	2,000,002
- 支付額外資本補充工具利息	- Interest paid on additional equity instruments	(221,862)	(221,993)
- 已付股息	- Dividends paid	-	(180,024)
來自籌資活動(使用的)/產生的現金流量	Net cash flows (used in)/generated from financing activities	(1,695,412)	29,720
現金及現金等價物(減少)/增加淨額	Net (decrease)/increase in cash and cash equivalents	(5,636,352)	11,423,462
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	1,405,924	(838,640)
年末現金及現金等價物	Cash and cash equivalents at the end of the year	19,344,233	23,574,661

附註屬本財務報表的一部分。

The accompanying notes form an integral part of these financial statements.

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財務報表附註 -

NOTES TO THE FINANCIAL STATEMENTS - continued

1. 背景資料

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

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

該等財務報表已於二零二六年三月二十五日獲董事會批准刊發，董事會已任命黃來志先生和賈志偉先生在年度的財務報表上簽署。

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

2. 主要會計政策

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

▶ 2.1 編制基準

(a) 合規聲明

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

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

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

1. GENERAL INFORMATION

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

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

These financial statements have been approved for issue by the Board of Directors on 25 March 2026, it was resolved that Huang, LaiZhi and Jia, ZhiWei be authorised by the Board to sign the financial statements.

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

2. SIGNIFICANT ACCOUNTING POLICIES

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

▶ 2.1 Basis of preparation

(a) Statement of compliance

Statement of compliance

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

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.1 編制基準 - 續

(b) 已頒佈惟尚未生效之澳門特別行政區新財務報告準則

澳門特別行政區新財務報告準則(「澳門新財務報告準則」)於2024年12月18日經會計師專業委員會第2/2024/CPC號法律通過並取代財務報告準則。

財務報告準則已採納財務報告概念框架以及2015年版國際財務報告準則的全部準則及詮釋。另一方面,澳門新財務報告準則已採納財務報告概念框架以及2021年版國際財務報告準則的全部準則及詮釋。

澳門新財務報告準則於2028年1月1日或之後開始之年度期間生效,並可提前適用於2026年1月1日或之後開始的年度期間。

本行正評估該應用之影響,有關應用或會對日後本行經營業績及財務狀況造成潛在影響。

▶ 2.2 重大會計政策概要

(a) 來自於金融工具的收入和收益

(i) 利息收入

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

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

(ii) 股利收入

股利收入於本行有權收取股利時確認。

(iii) 金融投資之淨溢利

金融資產之溢利包括外匯業務,外匯掉期業務,以公允價值計量且其變動計入當期損益的金融資產重估和出售證券投資產生的淨溢利和虧損。

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.1 Basis of preparation - continued

(b) New Financial Reporting Standards in issue but not yet effective

The new Financial Reporting Standards of Macau SAR (the "New MFRS") was approved by the Professional Committee of Accountants under No. 2/2024/CPC on 18 December 2024 and will replace the MFRS.

The MFRS had adopted the Conceptual Framework for Financial Reporting and all of the standards and interpretations from the 2015 edition of the International Financial Reporting Standards (the "IFRS"). The New MFRS, on the other hand, have adopted the Conceptual Framework for Financial Reporting and all of the standards and interpretations from the 2021 edition of the IFRS.

The New MFRS will be effective for annual periods beginning on or after 1 January 2028, with earlier application permitted for annual periods beginning on or after 1 January 2026.

The Bank is in the process of assessing the impact of the adoption of the New MFRS, which might have potential impacts on the Bank's financial results and financial position in the future.

▶ 2.2 Summary of Significant Accounting Policies

(a) Income and gains arising from financial instruments

(i) Interest income

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

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

(ii) Dividend income

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

(iii) Net gains on financial investments

Results arising from gains and losses from foreign exchange trading, foreign exchange swap, revaluation from financial assets at FVTPL and disposal of investment securities.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(b)與客戶合同的收入確認

本行採用五步流程確認客戶合約產生的收入

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

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

履約義務是指一項明確的服務或一系列實質相同的明確服務。

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

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

否則, 在當客戶取得對該項明確商品或服務控制權的時點確認收入。

手續費及佣金收入

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(b)Revenue recognition for contracts with customers

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

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

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

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

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

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

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

Fee and commission income

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(c) 外幣折算

(i) 功能及呈列貨幣

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

(ii) 交易及結餘

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

(iii) 非澳門本地經營產生的折算差異

對非澳門本地經營的財務報表進行折算時，損益及其他全面收益表中的項目採用交易發生日的即期匯率的近似匯率折算為澳門幣。財務狀況表中的資產和負債項目，採用財務狀況表日的即期匯率折算為澳門幣。按照上述折算產生的外幣財務報表折算差異，均在財務狀況表中權益下的外匯儲備金中確認。

當處置非澳門本地經營業務時，相關的外幣財務報表折算差額自所有者權益均轉入當期處置損益。

(d) 物業和設備

物業和設備按成本減累計折舊及減值列賬。

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

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(c) Foreign currencies

(i) Functional and presentation currency

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

(ii) Transactions and balances

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

(iii) Overseas operation translation

The results of an foreign operation are translated into MOP at the exchange rates approximating the foreign exchange rates ruling at the dates of the transactions. Statements of financial position items are translated into MOP at the foreign exchange rates ruling at the end of the reporting period. The resulting exchange differences are recognised in the foreign exchange reserve of equity.

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

(d) Property and equipment

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

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

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

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be measured reliably. The carrying amount of the replaced part is derecognised. All other repair and maintenance expenses are charged to the statement of profit or loss and other comprehensive income during the financial period in which they are incurred.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(d) 物業和設備 - 續

物業和設備的折舊是以直線法按下述估計可使用期限，將其成本攤銷至其預計剩餘價值：

永久業權土地	無須折舊
永久業權及租約房地產	租期或50年，兩者中取較短之期限
傢俬裝修及辦公室設備	3至6年
汽車及電腦設備	3至5年

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

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

出售資產之收益或虧損指出售所得淨額與相關資產賬面值之差額，並列入損益及其他全面收益表賬內。

(e) 當期及遞延稅項

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

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

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

遞延稅項資產乃就未來可能出現之應課稅溢利與可動用之暫時性差異抵銷而確認。

(f) 經營性租賃

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(d) Property and equipment - continued

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

Freehold land	Not depreciated
Freehold and leasehold buildings	Lease term or 50 years, whichever is shorter
Furniture, decoration and office equipment	3 to 6 years
Motor vehicles and computer equipment	3 to 5 years

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

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

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

(e) Current and deferred income tax

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

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

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantively enacted as at the balance sheet date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

(f) Operating leases

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(g) 無形資產

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

(h) 撥備

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

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

(i) 或有負債

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

(j) 現金及現金等價物

就編製現金流量表而言，現金及現金等價物包括原始到期日在三個月內的結餘，包括現金、買入返售金融資產、拆出資金、超過最低法定要求的存放監管機構的存款結餘、存放銀行同業及其他金融機構之存款及可隨時兌換為已知數額現金，承受價值變動風險甚微，一般於購入時起計3個月內到期的短期高流動性投資。

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(g) Intangible assets

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

(h) Provisions

Provisions are recognised when the Bank has a present legal or constructive obligation as a result of past events; it is more likely than not that an outflow of resources will be required to settle the obligation; and the amount can be reliably estimated. Provisions are not recognised for future operating losses.

Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

(i) Contingent liability

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

(j) Cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise balances with original maturity less than three months including cash, financial assets purchased under resale agreements, placements with banks and other financial institutions, balance of deposits with regulatory authorities in excess of minimum statutory requirement, deposits with banks and other financial institutions and short term highly liquid investments that are readily convertible into known amounts of cash, are subject to an insignificant risk of changes in value, and have a short maturity of generally within three months when acquired.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(k) 投資及其他金融資產

以公允價值計量且其變動計入損益之金融資產

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

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

以公允價值計量且其變動計入損益之金融資產以公允價值在資產負債表列示，公允價值變動損益在損益及其他全面收益表中列示。

以攤餘成本計量之金融資產

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(k) Investments and other financial assets

Financial assets at FVTPL

Financial assets at FVTPL include all financial assets that are neither financial assets at amortised cost nor financial assets at FVOCI.

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

Financial assets at FVTPL are carried in the balance sheet at fair value with changes in fair value presented in the statement of profit or loss and other comprehensive income.

Financial assets at amortised cost

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(k) 投資及其他金融資產 - 續

以公允價值計量且其變動計入其他全面收益之金融資產

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

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

於初始確認日，本行可不可撤銷地選擇（以個別工具為基礎），將並非持作買賣亦非企業合併中收購方確認的或有對價《國際財務報告準則第3號—企業合併》的權益工具投資，指定以公允價值計量且其變動計入其他全面收益的權益工具投資。

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(k) Investments and other financial assets - continued

Financial assets at FVOCI

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

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

At the date of initial recognition, the Bank may make an irrevocable election (on an instrument-by-instrument basis) to designate investments in equity instruments as at FVOCI if that equity instruments are neither held for trading nor contingent consideration recognised by an acquirer in a business combination to which IFRS 3 Business Combinations applies.

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(I) 終止確認/修改金融資產

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

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

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

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

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

在以攤銷成本計量的金融資產終止確認時,該資產帳面金額與所收取及應收取對價總額之差額,應於損益中確認。

金融資產的修改係指合約現金流量經重新協商或其他方式修改。

當金融資產的合約條款被修改時,本行將評估修訂後條款是否相較原始條款構成「重大修改」,並考量所有相關事實與情況,包括質性因素。

對於未構成重大修改、因而不導致終止確認的金融資產,本行將以修改後合約現金流量之現值計算其帳面金額,並以原始有效利率(或對於已購買或原始即具信用減值之金融資產,採用信用調整後有效利率)折現。相關交易成本或費用將調整至修改後金融資產的帳面金額,並於剩餘期間攤銷。任何因修改而產生的帳面金額調整,均於修改當日確認於損益。

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(I) Derecognition/modification of financial assets

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

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

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

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

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

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in profit or loss.

A modification of a financial asset occurs if the contractual cash flows are renegotiated or otherwise modified.

When the contractual terms of a financial asset are modified, the Bank assesses whether the revised terms result in a substantial modification from original terms taking into account all relevant facts and circumstances including qualitative factors.

For non-substantial modifications of financial assets that do not result in derecognition, the carrying amount of the relevant financial assets will be calculated at the present value of the modified contractual cash flows discounted at the financial assets' original effective interest rate (or credit-adjusted effective interest rate for purchased or originated credit-impaired financial assets). Transaction costs or fees incurred are adjusted to the carrying amount of the modified financial assets and are amortised over the remaining term. Any adjustment to the carrying amount of the financial asset is recognised in profit or loss at the date of modification.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(m) 金融資產減值

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

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

預期信用損失的計量

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

違約風險暴露 x 違約概率 x 違約損失率

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(m) Impairment of financial assets

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

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

Measurement of ECL

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

Exposure at Default x Probability of Default x Loss Given Default

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(m) 金融資產減值 - 續

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

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

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

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

信用風險顯著增加(「SICR」)

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

- 內部或外部評級變化差異分析；或
- 逾期30天(「DPD」)；或
- 貸款分類(適用於貸款組合中的關注貸款)；

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(m) Impairment of financial assets - continued

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

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

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

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

Significant increase in credit risk ("SICR")

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(m) 金融資產減值 - 續

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

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(m) Impairment of financial assets - continued

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

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(m) 金融資產減值 - 續

違約

當出現以下情況，則本行認為一項金融資產出現違約：

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

出現任意一項下列特徵的金融工具將被歸類為第3階段，包括以下內容：

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

有信用減值的金融資產

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

金融資產信用減值的證據包括以下可觀察數據：

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

核銷

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(m) Impairment of financial assets - continued

Default

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

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

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

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

Credit-impaired financial assets

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

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

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

Write-off

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(n) 財務擔保合約

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

(o) 金融負債

(i) 初始確認及計量

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

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

本行金融負債包括銀行同業及其他金融機構之存款、賣出回購金融資產、衍生金融負債、客戶存款、其他負債、發行債券以及發行同業存單。

(ii) 後續計量

金融負債按以下分類計量：

以公允價值計量且其變動計入損益之金融負債

以公允價值計量且其變動計入損益之金融負債包括以交易為目的持有的金融負債。

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

以攤余成本計量的金融負債

於初始確認後，其他金融負債按實際利率法計算攤餘成本作後續計量。

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(n) Financial guarantee contracts

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

(o) Financial liabilities

(i) Initial recognition and measurement

Financial liabilities are classified as financial liabilities at FVTPL and other financial liabilities, as appropriate. The Bank determines the classification of its financial liabilities at initial recognition.

All financial liabilities are recognised initially at fair value adjusted for transaction costs in case of financial liabilities not measured at FVTPL.

The Bank's financial liabilities include deposits from banks and other financial institutions, repurchase agreements, derivative financial liabilities, customer deposits, other liabilities, debt securities issued and certificates of deposit issued.

(ii) Subsequent measurement

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

Financial liabilities at FVTPL

Financial liabilities at FVTPL includes financial liabilities held for trading.

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

Financial liabilities at amortised cost

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(o) 金融負債 - 續

(iii) 負債和權益的分類

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

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

本行不承擔交付現金或其他金融資產的合同義務，且本行可全權酌情無限期限推遲支付分派和贖回本金的永續債被分類為權益工具。其包含可被分類為額外資本補充工具的一級資本補充證券，該類證券具有一定面值且無固定到期日或贖回日，額外資本補充工具具體條款可見附註32。

(p) 終止確認金融負債

當負債之責任被解除、取消或屆滿，則終止確認金融負債。

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

(q) 金融工具之公允價值

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(o) Financial liabilities - continued

(iii) Classification as debt or equity

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

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

Perpetual instruments, which include no contractual obligation for the Bank to deliver cash or other financial assets as the Bank has the sole discretion not to make payments for distribution or redemption of principal amount indefinitely are classified as equity instruments. Additional equity instruments includes additional tier 1 capital securities with no fixed maturity or redemption date. Specific terms of additional tier 1 capital securities are disclosed in note 32.

(p) Derecognition of financial liabilities

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

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

(q) Fair value of financial instruments

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(r) 衍生金融工具

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

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

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

(s) 套期會計

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

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

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(r) Derivative financial instruments

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

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

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

(s) Hedge accounting

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

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(s) 套期會計 - 續

現金流量套期

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

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

對於現金流量套期，任何在其他全面收益中確認並當時累積在權益中的任何損益，將繼續保留在權益中，直至預測的交易實際影響到損益時才進行確認。當預計的交易不再預期會發生時，累積在權益中的損益應立即在損益表中確認為損益。

(t) 抵債資產

抵債資產於初始確認時以公允價值入賬，並於各報告期末按照賬面價值與公允價值減出售成本兩者的較低者後續計量。當公允價值減出售成本低於抵債資產的賬面價值，減值損失於損益表內確認。

處置抵債資產所產生的任何收益或損失計入處置項目期間的損益表。

本銀行通過多種方式處置抵債資產。原則上，抵債資產不應轉為自用，但如果本銀行自身業務或管理需要，則以其賬面淨值轉出，作為新購物業及設備進行管理。

(u) 非金融資產減值

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(s) Hedge accounting - continued

Cash flow hedges

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

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

For cash flow hedge, any gain or loss recognised in other comprehensive income and accumulated in equity at that time remains in equity and is recognised when the profit or loss is impacted by the forecast transactions. When a forecast transaction is no longer expected to occur, the gain or loss accumulated in equity is recognised immediately in profit or loss.

(t) Foreclosed assets

Foreclosed assets are initially recognised at fair value and subsequently measured at the lower of their carrying amount and fair value less costs to sell, at the end of each reporting period. When the fair value less costs to sell is lower than a foreclosed asset's carrying amount, an impairment loss is recognised in the statement of profit or loss and other comprehensive income.

Any gain or loss arising on the disposal of the foreclosed asset is included in the statement of profit or loss and other comprehensive income in the period in which the item is disposed.

The Bank disposes of foreclosed assets through various means. In principle, foreclosed assets should not be transferred for own use, but, in the event that they are needed for the Bank's own business or management purposes, they are transferred at their net carrying amounts and managed as newly acquired property and equipment.

(u) Impairment of non-financial assets

Assets that have an indefinite useful life are not subject to amortisation, but are tested annually for impairment and are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units).

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

2. 主要會計政策 - 續

▶ 2.2 重大會計政策概要 - 續

(v) 職工薪酬

定額供款計劃，指本行根據協定規定向公共養老保險計劃供款，除此以外本行並無其他付款義務。上述繳納的費用根據計劃的規定轉為應付款項時於損益表內列示。

(w) 股息分派

於結算日後才建議或宣佈派發之股息應披露為結算日後事項，並不會在結算日時確認為負債。

(x) 分部報告

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

(y) 關聯方

(1) 該方是個人或與該個人關係密切的家庭成員，如果該個人：

(i) 對本行實施控制或共同控制；

(ii) 於本行有重大影響；或

(iii) 是本行或本行母公司的關鍵管理層成員。

(2) 任何實體如屬以下情況，即視為本行之關連方：

(i) 該實體與本行是同一集團的成員(即每家母公司、子公司及同系附屬子公司間相互關聯)。

(ii) 一方是另一方的聯營或合營公司(或是另一方的母公司、子公司或同系附屬子公司的聯營或合營公司)。

(iii) 該實體和本行是相同第三方的合營公司。

(iv) 一方是第三方的合營公司並且另一方是該第三方的聯營公司。

(v) 該實體為本行或與本行有關聯之實體設定退休僱員之福利計劃。

(vi) 該實體受在(1)項中所認定的自然人所控制或共同控制。

(vii) (1)項(i)所述的個人對該實體能夠實施重大影響或該個人是該實體(或其母公司)的關鍵管理層成員。

(viii) 該實體或其所在集團的成員為本行或本行的母公司提供關鍵管理層成員服務。

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

2. SIGNIFICANT ACCOUNTING POLICIES - continued

▶ 2.2 Summary of Significant Accounting Policies - continued

(v) Employee benefits

For defined contribution plan, the Bank pays contributions to publicly administered pension insurance plans on a contractual basis. The Bank has no further payment obligations once the contributions have been paid. The contributions are recognised as employee benefit as they become payable in accordance with the rules of the plan.

(w) Dividends

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

(x) Segment reporting

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

(y) Related parties

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

(i) has control or joint control over the Bank;

(ii) has significant influence over the Bank; or

(iii) is a member of the key management personnel of the Bank or the Bank's parent.

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

(i) The entity and the Bank are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).

(ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).

(iii) Both entities are joint ventures of the same third party.

(iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.

(v) The entity is a post-employment benefit plan for the benefit of employees of either the Bank or an entity related to the Bank.

(vi) The entity is controlled or jointly controlled by a person identified in (1).

(vii) A person identified in (1)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

(viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the Bank or to the Bank's parent.

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

5-7

財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

3. 重要會計估計及假設

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

▶ 3.1 金融資產減值

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

▶ 3.2 金融工具的公允價值計量

截至二零二五年十二月三十一日，本行的部分金融資產，如以公允價值計量且其變動計入其他全面收益的客戶貸款和墊款、以公允價值計量且其變動計入当期損益的金融資產以及以公允價值計量且其變動計入其他全面收益的權益證券合計為澳門幣850,062,112 (2024年：澳門幣171,651,245)，這些資產是根據估值方法並基於重大不可觀察輸入值來確定公允價值進行計量的。在建立相關估值方法及其相關輸入值時，需要進行判斷和估計。與這些因素相關的假設變化可能導致這些金融資產公允價值的重大調整。有關進一步的披露，可參閱附註4.7公允價值。

4. 金融風險管理

風險概述

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

3. CRITICAL ACCOUNTING ESTIMATES AND ASSUMPTIONS

The Bank makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

▶ 3.1 Impairment of financial assets

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

▶ 3.2 Fair value measurement of financial instruments

As at 31 December 2025, certain of the Bank's financial assets, loans and advances at FVOCI, financial assets at FVTPL and equity instruments at FVOCI amounting to MOP 850,062,112 (2024: MOP171,651,245) are measured at fair value with fair value being determined based on significant unobservable inputs using valuation techniques. Judgement and estimation are required in establishing the relevant valuation techniques and the relevant inputs thereof. Changes in assumptions relating to these factors could result in material adjustments to the fair value of these instruments. See note 4.7 for further disclosures.

4. FINANCIAL RISK MANAGEMENT

Overview of risk

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.1 信用風險

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

發放貸款和墊款

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

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

貸款分類

- 正常類：借款人能夠履行合同，沒有足夠理由懷疑貸款本息不能按時足額償還。
- 關注類：儘管借款人目前有能力償還貸款本息，但存在一些可能對償還產生不利影響的因素。
- 次級類：借款人的還款能力出現明顯問題，完全依靠其正常收入無法足額償還貸款本息，即使執行擔保，也可能會造成一定損失。
- 可疑類：借款人無法足額償還貸款本息，即使執行擔保，也肯定要造成較大損失。
- 損失類：在採取所有可能措施或一切必要的法律程序之後，本息仍然無法收回，或只能收回極少部分。

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

債權投資

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

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.1 Credit risk

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

Loans and advances

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

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

Loan classification

- Normal: The borrower is able to perform the contract, and there is no sufficient reason to doubt that the loan principal and interest cannot be fully repaid in a timely manner.
- Attention: The borrower is currently able to repay the loan principal and interest though, there are some factors that may adversely affect the repayment.
- Substandard: The borrower has obvious problems in its repayment ability and cannot entirely depend on its normal income for full repayment of the loan principal and interest. Certain losses may be incurred despite execution of the guarantee.
- Doubtful: The borrower is unable to fully repay the loan principal and interest. Significant losses are certainly to be incurred despite execution of the guarantee.
- Loss: After all possible measures or all necessary legal procedures have been taken, the principal and interest are still not to be recovered, or only an insignificant portion can be recovered.

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

Debt investment

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.1 信用風險 - 續

信用風險限額管理及緩解措施

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

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

信貸資產減值及準備金計提政策

(i) 預期信用損失的計量

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

本行通過判斷信用風險自初始確認後是否顯著增加或已發生信用減值，對信用風險進行階段劃分。其中階段一為金融資產自初始確認後信用風險未顯著增加；階段二為金融資產自初始確認後信用風險已出現顯著增加；階段三為金融資產已經發生一個或多個對該金融資產預計未來現金流有損害性影響的事件。對滿足階段一的金融資產按照相當於未來12個月內預期信用損失的金額計量其損失準備，對階段二的金融資產按照整個存續期內預期信用損失的金額計量其損失準備，對階段三的金​​融資產按照相當於整個存續期內預期信用損失的金額計量其損失準備。

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

截至二零二五年十二月三十一日和二零二四年十二月三十一日，本行未采用較低信用風險假設，並將比較所有金融工具在財務狀況表日的信用風險與初始確認時相比是否顯著增加。

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.1 Credit risk - continued

Credit risk limit management and mitigation measures

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

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

Credit asset impairment and provision policy

(i) Measurement of ECL

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

The Bank divides the credit risk into stages. The Stage 1 is where the credit risk on financial assets has not increased significantly upon initial recognition; the Stage 2 is where the credit risk on financial assets has increased significantly upon initial recognition; and the Stage 3 is where one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Loss allowance for financial assets qualified to be at Stage 1 is measured at the amount of the future 12-month ECL; loss allowance for financial assets qualified to be at Stage 2 is measured at the amount of lifetime ECL; and loss allowance for financial assets qualified to be at Stage 3 is measured at the amount of the lifetime ECL.

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

As at 31 December 2025 and 31 December 2024, the Bank does not apply the low credit risk exception and compares the credit risk of all financial instruments at the balance sheet date to see if it has increased significantly since initial recognition.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.1 信用風險 - 續

信貸資產減值及準備金計提政策 - 續

(ii) 對參數、假設及估計技術的說明

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

- 違約概率是指交易對手在未來12個月或在整個存續期間期間，無法履行其償付義務或履行相關義務的可能性；
- 違約風險敞口是指在未來12個月或在整個存續期間期間中，在違約發生時的預期風險暴露，同時需要考慮在報告日後，所有預期的違約敞口變化情況，其中包括合同及相關檔規定的應還本金和利息，以及不可撤銷貸款承諾未來提取的合理預期等；
- 違約損失率是指本行對違約敞口發生損失程度作出的預期。可根據交易對手的類型、追索的方式和優先順序，以及擔保物或其他信用增加等可獲得性的不同，違約損失率也有所不同。

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

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

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

信用風險顯著增加的評估及預期信用損失的計算均涉及前瞻性信息。本行通過歷史資料分析，識別出影響各資產組合的信用風險及預期信用損失的關鍵經濟指標。前瞻性調整因素主要分析宏觀因子與違約率之間的關係，再通過預測經濟環境得出。本行所考慮的一些主要宏觀經濟因素包括澳門失業率、澳門本地生產總值、澳門消費物價指數，以及中國房地產開發景氣指數。

本報告期內，估計技術或關鍵假設未發生重大變化。

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.1 Credit risk - continued

Credit asset impairment and provision policy - continued

(ii) Description of parameters, assumptions and estimate techniques

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

- The probability of default refers to the possibility that the counterparty will be unable to perform its repayment obligations or perform relevant obligations in the next 12 months or during lifetime;
- Exposure at default refers to the expected risk exposure when default occurs in the next 12 months or during lifetime. At the same time, it is necessary to consider all changes in the expected exposure at default after the reporting date, including the principal and interest repayable as stipulated in the contract and relevant document, as well as reasonable expectation of future drawdowns on irrevocable loan commitments, etc;
- Loss given default refers to the Bank's expectation of the degree at which loss is incurred for the default exposure. Loss at default may vary according to the type of counterparties, the method and priority of recourse, and the availability of collateral or other credit enhancement.

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

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

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

The forward-looking information is involved in both assessment of significant increase in credit risk and the calculation of ECL. Through analysis of the historical data, the Bank identifies key economic indicators that affect the credit risk and ECL of each asset portfolio. The forward-looking adjustment factors are evaluated mainly based on analyzing the relationship between the default rate and macroeconomic factors, and determined through forecasting economic environment. Some of the key macroeconomic factors the Bank considered are factors such as Macau unemployment rate, Macau GDP, Macau consumer price index and China Real Estate Development Climate Index.

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.1 信用風險 - 續

▶ 4.1 Credit risk - continued

(a) 最大信用風險敞口信息

(a) Maximum exposure to credit risk

下表列示最大信用風險敞口的信息：

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

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	10,286,844	8,230,695
存放本地監管機構之存款	Deposits with local regulatory authority	2,477,348	2,350,865
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	3,440,577	8,512,698
拆出資金	Placements with banks and other financial institutions	2,641,003	925,633
買入返售金融資產	Financial assets purchased under resale agreements	-	4,717,155
衍生金融資產	Derivative financial assets	58,005	140,944
客戶貸款和墊款	Loans and advances to customers	107,718,783	101,602,214
以公允價值計量且其變動計入 當期損益的金融資產 (附註1)	Financial assets at FVTPL (Note 1)	551,249	55,445
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 FVOCI	50,697,444	34,278,139
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	24,782,168	36,130,016
其他資產 (附註2)	Other assets (Note 2)	532,766	1,071,648
小計	Subtotal	203,186,187	198,015,452
表外項目的信用風險敞口如下所述：	Credit risk exposures of off-sheet items are as follows:		
承兌匯票	Bank acceptances	7,458,042	7,039,810
開出信用證	Letter of credit issued	6,893,014	5,646,969
開出擔保書	Guarantees issued	1,106,753	1,128,857
信用卡承諾	Credit card commitments	924,599	970,251
小計	Subtotal	16,382,408	14,785,887
合計	Total	219,568,595	212,801,339

附註1：上述以公允價值計量且其變動計入當期損益的金融資產
包含政府債券、企業債券等。

Note 1: The above financial assets at FVTPL include corporate bonds, treasury bills etc.

附註2：主要包括應收賬款和其他應收款項等。

Note 2: It mainly includes account receivables and other receivables etc.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

► 4.1 信用風險 - 續

(b) 信貸質量

下表載列按風險階段劃分有關客戶貸款和墊款以及債權投資賬面總額(未含應計利息)的資料。

客戶貸款和墊款

Loans and advances to customers

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
階段一	Stage 1	100,819,377	93,689,324
階段二	Stage 2	4,256,307	5,635,541
階段三	Stage 3	3,389,675	2,809,820
合計	Total	108,465,359	102,134,685

債權投資

Debt securities

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
階段一	Stage 1	74,757,808	69,779,601
階段二	Stage 2	-	-
階段三	Stage 3	76,294	237,104
合計	Total	74,834,102	70,016,705

債權投資包括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。於二零二五年和二零二四年年末，除客戶貸款和墊款及債權投資外，所有其他金融資產均被歸類為階段一。

4. FINANCIAL RISK MANAGEMENT - continued

► 4.1 Credit risk - continued

(b) Credit quality

The following table sets out information about the gross carrying amount by staging for loans and advances to customers and debt securities before accrued interest.

Debt securities include investments in debt instruments at amortised cost and debt instruments at FVOCI. Other than loans and advances to customers and debt securities, all other financial assets were classified as stage 1 at the year ended 2025 and 2024.

(c) 抵押品及其他信用增級

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

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

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

於財務狀況表日，本行無抵債資產用於商業用途(二零二四年：無)。

(c) Collateral and other credit enhancements

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

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

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

At the end of the reporting period, the Bank has no repossessed assets (2024: Nil).

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.1 信用風險 - 續

(d) 信用相關承諾

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

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

▶ 4.2 市場風險

市場風險是指由於金融市場上各種價格的變動，令銀行的表內及表外業務出現損失的風險。市場風險存在於銀行的交易和非交易業務中。本行市場風險管理目標是通過將市場風險控制在銀行可以承受的合理範圍內，並定期向資產負債管理委員會報告各項風險的情況，除結合週邊經濟和金融同業的風險變化外，亦根據本行的風險承受能力評估本行能對抗的市場風險，適時決策調整風險結構，實現經風險調整的收益率的最大化。

(a) 利率風險

利率風險是指利率水準、期限結構等不利變動導致銀行賬簿經濟價值和整體收益遭受損失的風險。

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

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.1 Credit risk - continued

(d) Credit related commitments

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

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

▶ 4.2 Market risk

Market risk is the risk of loss to a bank's on- and off-balance sheet businesses caused by price fluctuation in the financial market. Market risk arises from a bank's trading and non-trading businesses. The objective of the Bank's market risk management is to maximize its risk-adjusted rate of return by maintaining market risk exposure within acceptable parameters, reporting risk exposures to the Asset and Liability Management Committee regularly, evaluating the market risk the Bank is able to address based on its risk tolerance as well as the risk changes of economic conditions and of banks and other financial institutions, and making timely decisions to adjust risk structure.

(a) Interest rate risk

Interest rate risk is the risk of loss in the economic value of the banking book and overall income resulting from adverse movements in interest rates and term structures.

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.2 市場風險 - 續

▶ 4.2 Market risk - continued

(a) 利率風險 - 續

(a) Interest rate risk - continued

於財務狀況表日，按照金融資產與金融負債在下一個預期利率重定價日(或到期日，以較早者為準)列示如下：
At the balance sheet date, the next expected rate repricing date (or the maturity date, whichever is earlier) of financial assets and financial liabilities during the relevant period are presented as follows:

								2025
		1個月以內 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 Over 5 years MOP'000	不計利息 千元澳門幣 Non-interest bearing MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets							
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	9,840,526	-	167,228	-	-	279,090	10,286,844
存放本地監管機構之存款	Deposits with local regulatory authority	2,477,348	-	-	-	-	-	2,477,348
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	3,439,218	-	-	-	-	1,359	3,440,57
拆出資金	Placements with banks and other financial institutions	1,649,181	400,419	573,247	-	-	18,156	2,641,003
衍生金融資產	Derivative financial assets	13	-	209	2,949	-	54,834	58,005
客戶貸款和墊款	Loans and advances to customers	42,362,281	45,344,605	14,780,184	2,552,335	1,671,592	1,007,786	107,718,783
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 FVTPL	-	-	60,392	489,042	-	1,445,375	1,994,809
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	6,167,696	4,237,858	2,096,681	20,009,565	17,725,382	460,262	50,697,444
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	-	-	-	-	-	103,965	103,965
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	635,027	827,580	8,083,881	9,458,441	5,587,326	189,913	24,782,168
其他資產	Other assets	-	-	-	-	-	532,766	532,766
資產總值	Total assets	66,571,290	50,810,462	25,761,822	32,512,332	24,984,300	4,093,506	204,733,712

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.2 市場風險 - 續

▶ 4.2 Market risk - continued

(a) 利率風險 - 續

(a) Interest rate risk - continued

於財務狀況表日，按照金融資產與金融負債在下一個預期利率重定價日(或到期日，以較早者為準)列示如下：- 續
At the balance sheet date, the next expected rate repricing date (or the maturity date, whichever is earlier) of financial assets and financial liabilities during the relevant period are presented as follows: - continued

		2025						
		1個月以內 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 Over 5 years MOP'000	不計利息 千元澳門幣 Non-interest bearing MOP'000	合計 千元澳門幣 Total MOP'000
負債	Liabilities							
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	11,090,796	4,373,743	-	-	-	117,218	15,581,757
衍生金融負債	Derivative financial liabilities	196	-	674	3,774	-	119,244	123,888
賣出回購金融資產	Repurchase agreements	11,766,029	234,764	7,326,651	-	-	23,911	19,351,355
客戶存款	Customer deposits	55,810,627	39,977,881	52,584,871	616,640	-	948,907	149,938,926
發行債券	Debt securities issued	-	-	-	6,233,288	-	23,910	6,257,198
其他負債	Other liabilities	-	-	-	-	-	400,069	400,069
負債總值	Total liabilities	78,667,648	44,586,388	59,912,196	6,853,702	-	1,633,259	191,653,193
總利息重新定價差額	Total interest repricing gap	(12,096,358)	6,224,074	(34,150,374)	25,658,630	24,984,300	2,460,247	13,080,519
		2024						
資產	Assets							
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	7,809,561	-	160,183	-	-	260,951	8,230,695
存放本地監管機構之存款	Deposits with local regulatory authority	2,350,865	-	-	-	-	-	2,350,865
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	8,511,502	-	-	-	-	1,196	8,512,698
拆出資金	Placements with banks and other financial institutions	788,907	-	133,605	-	-	3,121	925,633
買入返售金融資產	Financial assets purchased under resale agreements	4,715,920	-	-	-	-	1,235	4,717,155
衍生金融資產	Derivative financial assets	-	-	980	2,492	-	137,472	140,944
客戶貸款和墊款	Loans and advances to customers	49,747,672	36,389,342	6,435,845	6,678,125	1,126,081	1,225,149	101,602,214
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 FVTPL	7,543	7,154	-	40,419	-	738,263	793,379
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	1,492,219	1,144,444	9,315,480	10,732,143	11,266,679	327,174	34,278,139
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	-	-	-	-	-	109,698	109,698
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	2,029,158	1,874,719	4,652,234	20,749,222	6,585,339	239,344	36,130,016
其他資產	Other assets	-	-	-	-	-	1,071,648	1,071,648
資產總值	Total assets	77,453,347	39,415,659	20,698,327	38,202,401	18,978,099	4,115,251	198,863,084

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.2 市場風險 - 續

▶ 4.2 Market risk - continued

(a) 利率風險 - 續

(a) Interest rate risk - continued

於財務狀況表日，按照金融資產與金融負債在下一個預期利率重定價日(或到期日，以較早者為準)列示如下：- 續
At the balance sheet date, the next expected rate repricing date (or the maturity date, whichever is earlier) of financial assets and financial liabilities during the relevant period are presented as follows: - continued

2024

		1個月以內 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 Over 5 years MOP'000	不計利息 千元澳門幣 Non-interest bearing MOP'000	合計 千元澳門幣 Total MOP'000
負債	Liabilities							
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	8,242,848	4,633,183	3,297,996	-	-	112,197	16,286,224
衍生金融負債	Derivative financial liabilities	-	-	290	5,158	-	131,627	137,075
賣出回購金融資產	Repurchase agreements	16,896,653	1,124,031	2,992,675	-	-	46,106	21,059,465
客戶存款	Customer deposits	46,637,728	40,907,269	51,512,004	532,417	-	1,092,891	140,682,309
發行債券	Debt securities issued	-	-	-	6,213,786	-	23,858	6,237,644
發行同業存單	Certificates of deposit issued	10,935	871,300	108,220	-	-	-	990,455
其他負債	Other liabilities	-	-	-	-	-	435,003	435,003
負債總值	Total liabilities	71,788,164	47,535,783	57,911,185	6,751,361	-	1,841,682	185,828,175
總利息重新定價差額	Total interest repricing gap	5,665,183	(8,120,124)	(37,212,858)	31,451,040	18,978,099	2,273,569	13,034,909

下表載列了截至二零二五年十二月三十一日和二零二四年十二月三十一日，主要幣種如港元、美元、人民幣的收益率曲線平行移動50個基點對本行未來一年淨利息收入的潛在影響。

The table below illustrates the potential impact on the Bank's net interest income in the coming year of a parallel shift of 50 basis points in main currency yield curve, such as Hong Kong Dollars ("HKD"), United States Dollars ("USD") and Chinese Renminbi ("RMB") as at 31 December 2025 and 2024.

基點變動	Changes in basis points	利息收入淨額 (減少)/增加 千元澳門幣	(Decrease)/increase in net interest income MOP'000
2025	2025		
收益率上升50個基點	Yield rate is up 50 basepoints		(93,541)
收益率下降50個基點	Yield rate is down 50 basepoints		93,541
2024	2024		
收益率上升50個基點	Yield rate is up 50 basepoints		(76,264)
收益率下降50個基點	Yield rate is down 50 basepoints		76,264

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.2 市場風險 - 續

(b) 外匯風險

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

本行業務幣種主要以美元、港元、澳門幣為主，在聯繫匯率機制下，匯率波動風險影響相對可控，而隨著本行境內分、支行設立與發展，整體財務狀況表中人民幣規模有所增長，隨著人民幣市場化、國際化進程加快，人民幣的波動水準亦正在提高，本行將致力於控制市場匯率波動對本行資產負債結構的影響。

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.2 Market risk - continued

(b) Foreign exchange risk

Currency risk is the risk of fluctuations in exchange rates in the foreign exchange market resulting in losses on a bank's foreign exchange positions. Every year, the Bank evaluates the total limits and stop-loss limits through the management and professional committee in accordance with policy requirements. It is committed to stabilizing the positions in different currencies and improving currency risk management on a routine basis.

The Bank's businesses are primarily conducted in USD, HKD, and MOP, with a controllable impact of exchange rate fluctuation risk under the linked exchange rate system. On the other hand, as the scale of RMB in the overall balance sheet has grown due to the Bank's establishment and development of branches and sub-branches in Mainland China. While with the acceleration of the marketization and internationalization of RMB, the volatility of the RMB is also increasing. The Bank will strive to control the impact of market exchange rate fluctuations on its asset-liability structure.

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

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

2025

		澳門幣 千元澳門幣 MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets						
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	249,006	1,048,358	876,376	7,989,603	123,501	10,286,844
存放本地監管機構之存款	Deposits with local regulatory authority	2,406,185	71,163	-	-	-	2,477,348
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	-	321	35,753	3,404,503	-	3,440,577
拆出資金	Placements with banks and other financial institutions	1,998	566,064	1,497,229	575,712	-	2,641,003
衍生金融資產	Derivative financial assets	-	24,400	22,388	9,739	1,478	58,005
客戶貸款和墊款	Loans and advances to customers	26,903,589	20,946,996	8,669,612	50,780,208	418,378	107,718,783
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 FVTPL	-	87,540	360,628	1,546,641	-	1,994,809
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	2,397,792	235,605	29,611,083	18,452,964	-	50,697,444
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	-	103,098	867	-	-	103,965
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	-	-	24,782,168	-	-	24,782,168
其他資產	Other assets	126,438	192,966	159,387	53,284	691	532,766
資產總值	Total assets	32,085,008	23,276,511	66,015,491	82,812,654	544,048	204,733,712

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.2 市場風險 - 續

▶ 4.2 Market risk - continued

(b) 外匯風險 - 續

(b) Foreign exchange risk - continued

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

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

2025

		澳門幣 千元澳門幣 MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total MOP'000
負債	Liabilities						
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	1,000	1,408,665	3,645,443	10,526,091	558	15,581,757
衍生金融負債	Derivative financial liabilities	-	94,848	25,608	3,361	71	123,888
賣出回購金融資產	Repurchase agreements	-	-	8,936,511	10,414,844	-	19,351,355
客戶存款	Customer deposits	17,665,072	47,979,111	26,181,537	57,823,341	289,865	149,938,926
發行債券	Debt securities issued	-	-	6,257,198	-	-	6,257,198
其他負債	Other liabilities	39,987	248,353	5,728	105,948	53	400,069
負債總值	Total liabilities	17,706,059	49,730,977	45,052,025	78,873,585	290,547	191,653,193
財務狀況表淨頭寸	Net position in the statement of financial position	14,378,949	(26,454,466)	20,963,466	3,939,069	253,501	13,080,519
財務擔保及信用承諾	Financial guarantees and credit commitments	6,119,866	8,698,326	3,696,765	33,834,695	7,086	52,356,738

2024

資產							
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	240,180	715,082	774,167	6,406,606	94,660	8,230,695
存放本地監管機構之存款	Deposits with local regulatory authority	2,291,695	59,170	-	-	-	2,350,865
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	-	729	14,870	8,497,099	-	8,512,698
拆出資金	Placements with banks and other financial institutions	3,005	-	922,628	-	-	925,633
買入返售金融資產	Financial assets purchased under resale agreements	-	-	-	4,717,155	-	4,717,155
衍生金融資產	Derivative financial assets	-	68,455	67,965	4,345	179	140,944
客戶貸款和墊款	Loans and advances to customers	29,789,311	26,564,718	7,195,573	37,833,940	218,672	101,602,214
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 FVTPL	-	14,697	40,748	737,934	-	793,379
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	-	94,186	26,843,157	7,340,796	-	34,278,139
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	-	109,698	-	-	-	109,698
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	2,986,102	-	28,078,381	5,065,533	-	36,130,016
其他資產	Other assets	127,789	505,843	290,689	140,590	6,737	1,071,648
資產總值	Total assets	35,438,082	28,132,578	64,228,178	70,743,998	320,248	198,863,084

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.2 市場風險 - 續

▶ 4.2 Market risk - continued

(b) 外匯風險 - 續

(b) Foreign exchange risk - continued

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

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

2024

		澳門幣 千元澳門幣 MOP'000	港元 千元澳門幣 HKD MOP'000	美元 千元澳門幣 USD MOP'000	人民幣 千元澳門幣 RMB MOP'000	其他貨幣 千元澳門幣 Other currencies MOP'000	合計 千元澳門幣 Total MOP'000
負債	Liabilities						
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	2,000	3,653,588	3,268,344	9,361,769	523	16,286,224
衍生金融負債	Derivative financial liabilities	-	13,950	55,761	64,678	2,686	137,075
賣出回購金融資產	Repurchase agreements	-	-	11,731,846	9,327,619	-	21,059,465
客戶存款	Customer deposits	15,980,305	55,129,993	13,598,399	55,657,492	316,120	140,682,309
發行債券	Debt securities issued	-	-	6,237,644	-	-	6,237,644
發行同業存單	Certificates of deposit issued	-	-	-	990,455	-	990,455
其他負債	Other liabilities	64,801	296,238	3,254	69,988	722	435,003
負債總值	Total liabilities	16,047,106	59,093,769	34,895,248	75,472,001	320,051	185,828,175
財務狀況表淨頭寸	Net position in the statement of financial position	19,390,976	(30,961,191)	29,332,930	(4,728,003)	197	13,034,909
財務擔保及信用承諾	Financial guarantees and credit commitments	7,373,138	9,534,537	7,568,884	26,931,940	-	51,408,499

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

► 4.2 市場風險 - 續

(b) 外匯風險 - 續

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

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

敏感度分析
Sensitivity analysis

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
稅前溢利(減少)/增加	(Decrease)/increase in profit before tax		
人民幣匯率變動	Change in RMB exchange rate		
升值5%	Increase 5%	(55,649)	(57,168)
貶值5%	Decrease 5%	55,649	57,168
權益(減少)/增加	(Decrease)/increase in equity		
人民幣匯率變動	Change in RMB exchange rate		
升值5%	Increase 5%	(41,737)	(50,515)
貶值5%	Decrease 5%	41,737	50,515

► 4.3 流動性風險

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

4. FINANCIAL RISK MANAGEMENT - continued

► 4.2 Market risk - continued

(b) Foreign exchange risk - continued

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

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

► 4.3 Liquidity risk

Liquidity risk is the risk that a bank fails to raise adequate funds timely or do it timely at a reasonable cost to cope with asset growth or settle due debts despite its solvency. Liquidity risk arises from amount and maturity mismatches between assets and liabilities. In accordance with the Liquidity Risk Management Policy of Luso International Banking Ltd., the Bank monitors its cash flow on a routine basis and maintains high-liquidity assets at an appropriate amount. The management and monitoring of liquidity risk are performed by the Planning and Finance Department and the Risk Management Department, and supervised by the Asset and Liability Management Committee.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.3 流動性風險 - 續

▶ 4.3 Liquidity risk - continued

本行之資產和負債的剩餘合同到期日詳列於下表。

The following tables detail the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the reporting date to the contractual maturity date.

2025

		按須償還 千元澳門幣 Repayable on demand MOP'000	1個月以內 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 over 5 years MOP'000	不定期/逾期 > 1個月 千元澳門幣 undated / overdue >1 month MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets								
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	10,117,287	-	-	169,557	-	-	-	10,286,844
存放本地監管機構之存款	Deposits with local regulatory authority	1,059,480	-	-	-	-	-	1,417,868	2,477,348
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	904,181	-	-	-	-	-	2,536,396	3,440,577
拆出資金	Placements with banks and other financial institutions	-	1,649,442	415,849	575,712	-	-	-	2,641,003
衍生金融資產	Derivative financial assets	-	10,570	9,597	34,889	2,949	*	-	58,005
客戶貸款和墊款	Loans and advances to customers	-	3,917,352	9,860,458	35,049,721	33,114,278	24,010,938	1,766,036	107,718,783
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 FVTPL	1,443,560	-	-	25,944	490,814	34,491	-	1,994,809
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	-	5,027,405	3,535,602	2,198,719	21,940,325	17,943,888	51,505	50,697,444
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	-	-	-	-	-	-	103,965	103,965
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	-	642,687	833,204	8,130,923	9,531,378	5,643,976	-	24,782,168
其他資產	Other assets	-	321,618	211,148	-	-	-	-	532,766
資產總值	Total assets	13,524,508	11,569,074	14,865,858	46,185,465	65,079,744	47,633,293	5,875,770	204,733,712
負債	Liabilities								
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	17,336	11,156,469	4,407,952	-	-	-	-	15,581,757
衍生金融負債	Derivative financial liabilities	-	36,782	27,306	56,026	3,774	-	-	123,888
賣出回購金融資產	Repurchase agreements	-	11,772,589	235,228	7,343,538	-	-	-	19,351,355
客戶存款	Customer deposits	33,314,863	22,680,761	40,329,217	52,976,802	637,283	-	-	149,938,926
發行債券	Debt securities issued	-	-	-	23,910	6,233,288	-	-	6,257,198
其他負債	Other liabilities	10,253	269,365	113,767	-	115	-	6,569	400,069
負債總值	Total liabilities	33,342,452	45,915,966	45,113,470	60,400,276	6,874,460	-	6,569	191,653,193
流動資金盈餘淨額	Net liquidity gap	(19,817,944)	(34,346,892)	(30,247,612)	(14,214,811)	58,205,284	47,633,293	5,869,201	13,080,519

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

► 4.3 流動性風險 - 續

► 4.3 Liquidity risk - continued

本行之資產和負債的剩餘合同到期日詳列於下表。 - 續

The following tables detail the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the reporting date to the contractual maturity date. - continued

2024

		按須償還 千元澳門幣 Repayable on demand MOP'000	1個月以內 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 over 5 years MOP'000	不定期/逾期 > 1個月 千元澳門幣 undated / overdue >1 month MOP'000	合計 千元澳門幣 Total MOP'000
資產	Assets								
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	8,068,816	-	-	161,879	-	-	-	8,230,695
存放本地監管機構之存款	Deposits with local regulatory authority	975,510	-	-	-	-	-	1,375,355	2,350,865
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	6,425,985	-	-	-	-	-	2,086,713	8,512,698
拆出資金	Placements with banks and other financial institutions	-	790,907	-	134,726	-	-	-	925,633
買入返售金融資產	Financial assets purchased under resale agreements	-	4,717,155	-	-	-	-	-	4,717,155
衍生金融資產	Derivative financial assets	-	22,685	46,930	68,837	2,492	-	-	140,944
客戶貸款和墊款	Loans and advances to customers	-	3,168,971	6,538,687	34,092,195	30,080,572	24,857,262	2,864,527	101,602,214
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 FVTPL	737,934	7,491	7,154	-	40,800	-	-	793,379
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	-	1,474,607	1,155,348	9,342,955	10,867,699	11,399,635	37,895	34,278,139
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	-	-	-	-	-	-	109,698	109,698
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	-	1,996,980	1,895,045	4,682,072	20,906,094	6,617,282	32,543	36,130,016
其他資產	Other assets	-	411,296	660,352	-	-	-	-	1,071,648
資產總值	Total assets	16,208,245	12,590,092	10,303,516	48,482,664	61,897,657	42,874,179	6,506,731	198,863,084
負債	Liabilities								
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	51,744	8,218,492	4,696,176	3,319,812	-	-	-	16,286,224
衍生金融負債	Derivative financial liabilities	-	56,755	10,924	64,238	5,158	-	-	137,075
賣出回購金融資產	Repurchase agreements	-	16,933,743	1,129,402	2,996,320	-	-	-	21,059,465
客戶存款	Customer deposits	30,006,422	16,831,054	41,344,409	51,958,911	541,513	-	-	140,682,309
發行債券	Debt securities issued	-	-	-	23,858	6,213,786	-	-	6,237,644
發行同業存單	Certificates of deposit issued	-	10,935	871,300	108,220	-	-	-	990,455
其他負債	Other liabilities	33,328	218,948	181,606	-	-	-	1,121	435,003
負債總值	Total liabilities	30,091,494	42,269,927	48,233,817	58,471,359	6,760,457	-	1,121	185,828,175
流動資金缺口淨額	Net liquidity gap	(13,883,249)	(29,679,835)	(37,930,301)	(9,988,695)	55,137,200	42,874,179	6,505,610	13,034,909

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.3 流動性風險 - 續

▶ 4.3 Liquidity risk - continued

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

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

2025

		按須償還 千元澳門幣 On demand MOP'000	1個月以內 千元澳門幣 Up to 1 month MOP'000	1-3月 千元澳門幣 1-3 months MOP'000	3-12月 千元澳門幣 3-12 months MOP'000	1-5年 千元澳門幣 1-5 years MOP'000	超過5年 千元澳門幣 over 5 years MOP'000	不定期 千元澳門幣 Undated MOP'000	合計 千元澳門幣 Total MOP'000
負債	Liabilities								
銀行同業及其他 金融機構之存款	Deposits from banks and other financial institutions	17,336	11,166,345	4,423,560	-	-	-	-	15,607,241
賣出回購金融資產	Repurchase agreements	-	11,785,568	236,265	7,466,327	-	-	-	19,488,160
客戶存款	Customer deposits	33,314,863	22,700,839	40,472,022	53,688,081	678,467	-	-	150,854,272
發行債券	Debt securities issued	-	-	-	484,400	7,403,316	-	-	7,887,716
其他負債	Other liabilities	10,253	269,365	113,767	-	115	-	6,569	400,069
負債總值 (合同到期)	Total liabilities (contractual maturity)	33,342,452	45,922,117	45,245,614	61,638,808	8,081,898	-	6,569	194,237,458
擔保書/開出承兌匯票/ 開出信用證	Guarantees/bank acceptances/letter of credit	2,265,490	4,008,856	1,721,578	6,479,266	155,817	826,802	-	15,457,809
信用卡承諾	Credit card commitments	924,599	-	-	-	-	-	-	924,599
以總額結算衍生金融 工具現金流量	Derivative financial instruments settled on gross basis								
總流入	Total inflows	-	13,212,586	3,563,360	5,254,253	814,043	-	-	22,844,242
總流出	Total outflows	-	(27,261,607)	(3,581,785)	(4,830,651)	-	-	-	(35,674,043)

2024

負債	Liabilities								
銀行同業及其他 金融機構之存款	Deposits from banks and other financial institutions	51,744	8,228,664	4,719,426	3,382,131	-	-	-	16,381,965
賣出回購金融資產	Repurchase agreements	-	16,961,503	1,136,808	3,070,819	-	-	-	21,169,130
客戶存款	Customer deposits	30,006,422	16,849,679	41,527,409	52,830,926	585,255	-	-	141,799,691
發行債券	Debt securities issued	-	-	-	483,120	7,844,185	-	-	8,327,305
發行同業存單	Certificates of deposit issued	-	10,946	878,257	110,978	-	-	-	1,000,181
其他負債	Other liabilities	33,328	218,948	181,606	-	-	-	1,121	435,003
負債總值 (合同到期)	Total liabilities (contractual maturity)	30,091,494	42,269,740	48,443,506	59,877,974	8,429,440	-	1,121	189,113,275
擔保書/開出承兌匯票/ 開出信用證	Guarantees/bank acceptances/letter of credit	1,047,876	1,767,233	1,203,350	8,780,006	179,075	838,096	-	13,815,636
信用卡承諾	Credit card commitments	970,251	-	-	-	-	-	-	970,251
以總額結算衍生金融 工具現金流量	Derivative financial instruments settled on gross basis								
總流入	Total inflows	-	13,406,730	12,004,000	3,840,342	677,970	-	-	29,929,042
總流出	Total outflows	-	(13,443,801)	(11,967,413)	(2,621,301)	-	-	-	(28,032,515)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.4 資本管理

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

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

本行的資本管理包含以下內容：明確董事會、高級管理層、銀行各組織與部門在資本管理的角色和職責分工；建立和完善風險管理框架，對風險進行識別、計量、監測、緩釋和控制，確保資本水準與面臨的主要風險及風險管理水準相適應，確保資本管理規劃與經營狀況、風險變化和中長期發展規劃相匹配；根據澳門金融管理局資本管理相關規定中關於資本充足率的要求，對資本充足率進行計算、分析，加強對日常資本管理的監測和報告，定期對資本運用情況、資本水準和主要影響因素的變化趨勢進行檢查；通過制定資本規劃，建立配套的資本補充機制，籌集本行經營戰略規劃所需要的資本，支援本行業務的可持續發展；信息披露方面，根據澳門金融管理局發出的《第006/B/2022-DSB/AMCM號傳閱檔-財務訊息披露指引》的要求進行披露。

2025年末，本行資本充足率為16.85%（2024年末：16.82%）。

▶ 4.5 運用衍生工具

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

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

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.4 Capital management

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

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

The Bank's capital management includes the following responsibilities: defining the roles and duties of the board of directors, senior management, and the Bank's organizations and departments in capital management; establishing and improving the risk management framework to identify, measure, monitor, mitigate, and control risks, thereby ensuring that the capital level adapts to major risks and the risk management capabilities as well as that the capital management plan matches the operating conditions, risk changes, and medium- and long-term development plans; calculating and analyzing the capital adequacy ratio in accordance with the relevant requirements prescribed in AMCM's capital management regulations, strengthening the monitoring and reporting of routine capital management, and reviewing the capital utilization, capital level, and trends in key influencing factors regularly; formulating capital plans and establishing the supporting capital replenishment mechanisms to raise the capital required by the Bank's business strategy and planning in order to support sustainable development; performing information disclosure in accordance with the requirements of the Guideline on Disclosure of Financial Information (Circular no. 006/B/2022-DSB/AMCM) issued by AMCM.

As at 31 December 2025, the Bank's capital adequacy ratio was 16.85% (as at 31 December 2024: 16.82%)

▶ 4.5 Use of derivatives

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

▶ 4.6 操作風險

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

▶ 4.7 公允價值

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

- 第一層級輸入值：基於相同資產或負債在活躍市場上未經調整的報價。
- 第二層級輸入值：基於估值技術，對公允價值計量具有重要性的最低層級輸入值為直接或間接可觀察輸入值。
- 第三層級輸入值：基於估值技術，對公允價值計量具有重要性的最低層級輸入值為不可觀察輸入值。

公允價值層級
Fair value hierarchy

2025

		第一層級 千元澳門幣 Level 1 MOP'000	第二層級 千元澳門幣 Level 2 MOP'000	第三層級 千元澳門幣 Level 3 MOP'000	合計 千元澳門幣 Total MOP'000
金融資產	Financial assets				
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 FVTPL	35,108	1,832,766	126,935	1,994,809
- 基金投資	- Fund investments	-	1,281,517	-	1,281,517
- 交易性債權投資	- Held-for-trading bond investments	-	551,249	-	551,249
- 交易性權益工具投資	- Held-for-trading equity investments	35,108	-	126,935	162,043
以公允價值計量且其變動計入其他全面收益的金融資產	Financial assets measured at FVOCI	92,889	50,676,813	31,707	50,801,409
- 債券證券	- Bond securities	-	50,676,813	20,631	50,697,444
- 權益證券	- Equity securities	92,889	-	11,076	103,965
客戶貸款和墊款	Loans and advances to customers	-	-	691,420	691,420
- 以公允價值計量且其變動計入其他全面收益的客戶貸款和墊款	- Carrying amount of loans and advances at FVOCI	-	-	691,420	691,420
衍生金融資產	Derivative financial assets	-	58,005	-	58,005
合計	Total	127,997	52,567,584	850,062	53,545,643
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	123,888	-	123,888
合計	Total	-	123,888	-	123,888

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.7 公允價值 - 續

▶ 4.7 FAIR VALUE - continued

公允價值層級 - 續

Fair value hierarchy - continued

2024

		第一層級 千元澳門幣 Level 1 MOP'000	第二層級 千元澳門幣 Level 2 MOP'000	第三層級 千元澳門幣 Level 3 MOP'000	合計 千元澳門幣 Total MOP'000
金融資產	Financial assets				
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 FVTPL	69,363	626,450	97,566	793,379
- 基金投資	- Fund investments	-	571,005	-	571,005
- 交易性債權投資	- Held-for-trading bond investments	-	55,445	-	55,445
- 交易性權益工具投資	- Held-for-trading equity investments	69,363	-	97,566	166,929
以公允價值計量且其變動計入 其他全面收益的金融資產	Financial assets measured at FVOCI	101,207	34,278,139	8,491	34,387,837
- 債券證券	- Bond securities	-	34,278,139	-	34,278,139
- 權益證券	- Equity securities	101,207	-	8,491	109,698
客戶貸款和墊款	Loans and advances to customers	-	-	65,594	65,594
- 以公允價值計量且其變動計入 其他全面收益的客戶貸款和墊款	- Carrying amount of loans and advances at FVOCI	-	-	65,594	65,594
衍生金融資產	Derivative financial assets	-	140,944	-	140,944
合計	Total	170,570	35,045,533	171,651	35,387,754
金融負債	Financial liabilities				
衍生金融負債	Derivative financial liabilities	-	137,075	-	137,075
合計	Total	-	137,075	-	137,075

第二層級的公允價值計量

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

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

Level 2 fair value measurement

The fair value of investments in bonds and certificates of deposit in held-for-trading financial assets and other debt securities adopts the observable inputs which reflect market conditions in the process of forming the valuation in accordance with quotations from market institutions.

The fair value of foreign exchange swaps and interest rate swap contracts in derivative financial instruments is determined by discounting the expected future amounts receivable and payable arising from contracts and calculating the net present value of the contracts. The discount rate used is the market interest rate curve of the corresponding currency, and the exchange rate price is quoted in the relevant market. The observable inputs which reflect market conditions are adopted by relevant quotation institutions in the process of forming quotations.

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

4. 金融風險管理 - 續

▶ 4.7 公允價值 - 續

第三層級的公允價值計量
Level 3 fair value measurement

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

movements in level 3 financial instruments measured at fair value

2025

		以公允價值計量 且其變動計入 損益的金融資產 權益證券 千元澳門幣 Financial assets at fair value through profit or loss Equity investments MOP'000	以公允價值計量且其變動計入 其他全面收益的金融資產 Financial assets measured at fair value through other comprehensive income			資產總值 千元澳門幣 Total assets MOP'000
			貸款和墊款 千元澳門幣 Loans and advances MOP'000	債券證券 千元澳門幣 Bond securities MOP'000	權益證券 千元澳門幣 Equity securities MOP'000	
二零二五年一月一日	1 January 2025	97,566	65,594	-	8,491	171,651
購買	Addition	-	691,420	-	-	691,420
出售	Settlement/Disposal	-	(65,594)	-	-	(65,594)
重組	Restructuring	-	-	20,631	867	21,498
計入當期損益的公允價值變動	Changes in FVTPL	24,622	-	-	-	24,622
計入其他全面收益的公允價值變動	Changes in FVOCI	-	-	-	1,718	1,718
匯率變動	Changes in exchange rate	4,747	-	-	-	4,747
二零二五年十二月三十一日	31 December 2025	126,935	691,420	20,631	11,076	850,062

2024

		以公允價值計量 且其變動計入 損益的金融資產 權益證券 千元澳門幣 Financial assets at fair value through profit or loss Equity investments MOP'000	以公允價值計量且其變動計入 其他全面收益的金融資產 Financial assets measured at fair value through other comprehensive income		資產總值 千元澳門幣 Total assets MOP'000
			貸款和墊款 千元澳門幣 Loans and advances MOP'000	權益證券 千元澳門幣 Equity securities MOP'000	
二零二四年一月一日	1 January 2024	100,966	541,689	6,127	648,782
購買	Purchase	-	65,594	-	65,594
出售	Settlement/Disposal	-	(541,689)	-	(541,689)
計入其他全面收益的公允價值變動	Changes in FVOCI	-	-	2,364	2,364
匯率變動	Changes in exchange rate	(3,400)	-	-	(3,400)
二零二四年十二月三十一日	31 December 2024	97,566	65,594	8,491	171,651

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.7 公允價值 - 續

▶ 4.7 FAIR VALUE - continued

第三層級的公允價值計量 - 續

Level 3 fair value measurement - continued

關於第三層級估值中重要的不可觀測輸入的信息

Information about significant unobservable inputs in level 3 valuations

		公允價值 Fair Value		估值方法 Valuation techniques	不可觀察輸入值 Unobservable input
		2025 千元澳門幣 31 December 2025 MOP'000	2024 千元澳門幣 31 December 2024 MOP'000		
金融資產	Financial assets				
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 FVTPL				
- 交易性權益工具投資	- Held-for-trading equity investments	126,935	97,566	市場法 Market comparison approach	風險調整折現率, 預期股息收益率, 流動性折價 Risk-adjusted discount rate, expected dividend yield, discount for lack of marketability
以公允價值計量且其變動計入其他全面收益的金融資產	Financial assets at FVTOCI				
- 債券證券	- Bond securities	20,631	-	現金流折現法 Discounted cash flow	風險調整折現率 Risk-adjusted discount rate
- 權益證券	- Equity securities	11,076	8,491	現金流折現法 Discounted cash flow	風險調整折現率, 預期股息收益率 Risk-adjusted discount rate, expected dividend yield
以公允價值計量且其變動計入其他全面收益的客戶貸款和墊款	Loans and advances at FVOCI	691,420	65,594	現金流折現法 Discounted cash flow	風險調整折現率 Risk-adjusted discount rate
合計	Total	850,062	171,651		

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

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

不使用公允價值計量的金融工具

Not use fair value measurements

除下列金融工具外，本行以攤餘成本入賬之金融工具賬面金額，與其於二零二五年十二月三十一日及二零二四年十二月三十一日之公允價值相若。這些金融工具位於公允價值層級架構第二層，其賬面金額與公允價值披露如下：

With the exception of the following financial instruments, the carrying amounts of financial instruments recorded at amortized cost by the Bank are similar to their fair values at 31 December 2025 and 31 December 2024. These financial instruments are located at the second level of the fair value hierarchy and their carrying amounts and fair values are disclosed as follows:

2025			
		賬面價值 千元澳門幣 Carrying amount MOP'000	公允價值 千元澳門幣 Fair value MOP'000
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	24,782,168	24,289,489
發行債券及同業存單	Debt issued and certificates of deposit issued	6,257,198	6,303,562
2024			
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	36,130,016	35,069,136
發行債券及同業存單	Debt issued and certificates of deposit issued	7,228,099	7,177,124

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

4. 金融風險管理 - 續

4. FINANCIAL RISK MANAGEMENT - continued

▶ 4.7 公允價值 - 續

▶ 4.7 FAIR VALUE - continued

不使用公允價值計量的金融工具 - 續

Not use fair value measurements - continued

債權投資、同業存單以及發行債券的公允價值是根據證券清算機構提供的報價來計量的。報價機構在編製報價時，會使用能反映市場狀況的可觀察輸入數據。

Fair values of investments in debt securities, interbank deposit certificates and debt securities issued are measured based on the quotes provided by the securities clearing institutions. Observable inputs that reflect market conditions are used by quotation institutions when preparing the quotation.

5. 利息收入淨額

5. NET INTEREST INCOME

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
利息收入	Interest income		
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	113,810	85,557
存放本地監管機構之存款	Deposits with local regulatory authority	27,577	46,276
存放中國大陸中央銀行之存款	Deposits with the central bank in Mainland China	38,035	37,708
拆出資金	Placements with banks and other financial institutions	59,506	112,223
客戶貸款及墊款	Loans and advances to customers	3,561,686	4,431,957
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	852,349	1,015,242
以公允價值計量且其變動計入其他全面收益的金融工具	Financial instruments at FVOCI	1,538,733	1,594,432
其他	Others	5,537	23,827
合計	Total	6,197,233	7,347,222
利息支出	Interest expenses		
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	422,259	823,544
賣出回購金融資產	Repurchase agreements	489,703	826,908
客戶存款	Customer deposits	3,499,407	4,284,336
發行債券	Debt securities issued	461,210	493,375
其他	Others	11,247	256,901
合計	Total	4,883,826	6,685,064
利息收入淨額	Net interest income	1,313,407	662,158

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

6. 服務費及佣金收入淨額

6. NET FEE AND COMMISSION INCOME

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
服務費及佣金收入來源於：	Fee and commission income from:		
客戶貸款及墊款	Loans and advances to customers	205,197	184,884
保險及其他代理業務佣金	Insurance and other agency commission	81,841	94,238
證券買賣	Securities trading	42,730	24,022
信用卡	Credit cards	22,045	31,027
財務顧問費	Financial consultancy fees	14,841	41,486
其他	Others	34,987	36,307
合計	Total	401,641	411,964
服務費及佣金支出	Fee and commission expenses	52,403	38,542
服務費及佣金收入淨額	Net fee and commission income	349,238	373,422

7. 金融投資之淨溢利

7. NET GAINS ON FINANCIAL INVESTMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
外匯業務淨溢利	Net gain arising from foreign exchange	53,238	58,847
外匯掉期及其他業務相關淨虧損	Net loss from foreign exchange swap and others	(240,239)	(281,186)
金融資產重估淨溢利/(虧損)	Revaluation gain/(loss) from financial assets	35,423	(11,233)
出售金融資產淨溢利	Net gain on disposal of financial assets	330,126	497,056
合計	Total	178,548	263,484

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

8. 經營支出

8. OPERATING EXPENSES

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
人事費用 (包括董事薪酬且不包含退休福利)	Staff costs (including directors' remuneration and excluding pension costs)	510,885	560,574
退休福利	Pension costs	120,551	153,709
系統營運外包服務費用	System outsourcing fee	63,794	76,414
經營租賃租金	Operating lease rentals	55,347	69,252
物業和設備折舊	Depreciation of property and equipment	43,644	41,965
其他費用	Others	239,887	240,689
合計	Total	1,034,108	1,142,603

9. 金融工具減值損失淨額

9. NET CHARGE FOR IMPAIRMENT LOSSES ON FINANCIAL INSTRUMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
現金及與銀行及其他金融機構之往來款項	Cash and balances with banks and other financial institutions	218	246
拆出資金	Placements with banks and other financial institutions	1,952	(2,614)
客戶貸款和墊款	Loans and advances to customers	973,386	1,131,644
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	(1,202)	56,704
以公允價值計量且其變動計入其他全面收益的債權投資	Debt securities at fair value through other comprehensive income	8,665	(17,014)
未使用貸款承諾和擔保	Undrawn loan commitments and guarantees	96	310
其他	Others	(856)	842
合計	Total	982,259	1,170,118

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

10. 所得稅

現有稅項主要包括澳門所得補充稅和中國大陸的企業所得稅。根據澳門所得補充稅法律，澳門所得補充稅稅制為對應課稅收益超過澳門幣32,000但低於澳門幣300,000的部份徵收3%至9%的遞進稅率，對於課稅收益超過澳門幣300,000的部份徵收12%固定稅率。於二零二五年度和二零二四年度，澳門所得補充稅特別稅務優惠，應課稅豁免收益提高至澳門幣600,000，而之後之課稅收益徵收12%固定稅率。銀行在中國大陸的分行的收益是按照中國大陸25%的稅率計算。

10. INCOME TAX

Current tax is primarily comprised of Macau Complementary Tax and taxation in Mainland China. According to Macau Complementary Tax Law, Macau Complementary Tax is levied at progressive rates ranging from 3% to 9% on taxable income above MOP32,000 but below MOP300,000, and thereafter at a fixed rate of 12%. In 2025 and 2024, the special tax incentive was provided to effect that the tax-free income threshold is MOP600,000 and the profit thereafter being taxed at a fixed rate of 12%. The provision of taxation in Mainland China is provided at the prevailing rates of taxation of 25% ruling in the region in which the sub-branches of the Bank operates.

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
澳門所得稅和中國大陸的企業所得稅	Macau complementary tax and taxation in Mainland China		
當期稅項	Current income tax	47,945	32,338
遞延稅項 (附註23)	Deferred income tax (Note 23)	(130,998)	10,143
所得稅	Income tax	<u>(83,053)</u>	<u>42,481</u>

所得稅和稅前虧損按適用稅率計算的對賬：

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

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
稅前虧損	Loss before tax	(47,477)	(828,643)
按照澳門所得補充稅稅率計算的稅項	Tax calculated at Macau complementary tax rate	(5,697)	(99,437)
澳門境外不同稅率的稅務影響	Tax effect of different tax rates outside Macau	19,211	8,672
不需課稅的收入的稅務影響	Tax effect of non-taxable income	(42,720)	(56,374)
不可扣稅之費用的稅務影響	Tax effect of non-deductible expenses	5,999	5,935
未確認可抵扣虧損的稅務影響	Tax effect of estimated tax losses not recognised	-	133,077
未確認可抵扣暫時性差異的稅務影響	Tax effect of deductible temporary differences not recognised	-	39,280
前期未確認可抵扣虧損的稅務影響	Tax effect of tax losses previously not recognized	(27,620)	-
其他	Others	(32,226)	11,328
所得稅	Income tax	<u>(83,053)</u>	<u>42,481</u>

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

11. 現金及與銀行及其他金融機構之往來款項

11. CASH AND BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
現金	Cash	273,656	257,979
存放銀行同業及其他金融機構	Deposits with banks and other financial institutions	10,008,989	7,970,759
應計利息	Accrued interest	5,434	2,972
小計	Subtotal	10,288,079	8,231,710
減：減值準備	Less: Impairment allowances	(1,235)	(1,015)
合計	Total	<u>10,286,844</u>	<u>8,230,695</u>

於本年內，現金及與銀行及其他金融機構之往來款項的減值準備均處於第一階段。

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

12. 存放本地監管機構之存款

12. DEPOSITS WITH LOCAL REGULATORY AUTHORITY

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
於十二月三十一日存放澳門金融管理局之結餘	Balance with AMCM as at 31 December	<u>2,477,348</u>	<u>2,350,865</u>

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

- (a) 即期負債之3%；
- (b) 除 (a) 之即期負債外，三個月以內 (含三個月) 到期負債之2%；
- (c) 三個月以上到期負債之1%。

於二零二五年十二月三十一日，本行存放澳門金融管理局的法定最低結存為澳門幣1,417,868,000 (二零二四年十二月三十一日澳門幣1,375,355,000)。

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

- (a) 3% on all the liabilities which are repayable on demand;
- (b) 2% on all the liabilities which are repayable within 3 months (3 months inclusive) except for those already counted in (a);
- (c) 1% on all the liabilities which are repayable beyond 3 months.

As at 31 December 2025, the amount of minimum statutory deposit balance with AMCM required for the Bank is MOP 1,417,868,000 (31 December 2024: MOP1,375,355,000).

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

13. 拆出資金

13. PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
拆出資金	Placements with Banks and other financial institutions	2,624,718	922,680
應計利息	Accrued interest	18,156	3,121
小計	Subtotal	2,642,874	925,801
減：減值準備	Less: Impairment allowances	(1,871)	(168)
合計	Total	2,641,003	925,633

於本年內，拆出資金的減值準備均處於第一階段。

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

14. 買入返售金融資產

14. FINANCIAL ASSETS PURCHASED UNDER RESALE AGREEMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
金融債券	Financial bonds	-	3,797,628
同業存單	Interbank certificates of deposit	-	919,141
應計利息	Accrued interest	-	1,235
小計	Subtotal	-	4,718,004
減：減值準備	Less: Impairment allowances	-	(849)
合計	Total	-	4,717,155

於本年內，買入返售金融資產的減值準備均處於第一階段。

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

15. 衍生金融工具

15. DERIVATIVE FINANCIAL INSTRUMENTS

		合約金額 千元澳門幣 Contract Amount MOP'000	公允價值資產 千元澳門幣 Fair values Assets MOP'000	公允價值負債 千元澳門幣 Fair values Liabilities MOP'000
31 December 2025				
貨幣互換	Currency swaps	22,960,626	54,834	(119,244)
利率互換	Interest rate swaps	2,969,839	3,171	(4,644)
		25,930,465	58,005	(123,888)
31 December 2024				
貨幣互換	Currency swaps	30,640,641	137,472	(131,627)
利率互換	Interest rate swaps	1,968,300	3,472	(5,448)
		32,608,941	140,944	(137,075)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

15. 衍生金融工具 - 續

於二零二五年十二月三十一日，本行用於套期工具的衍生金融資產賬面價值為澳門幣67,963（二零二四年：澳門幣18,299,885），相關衍生金融負債用作套期工具的賬面價值為澳門幣14,250,886（二零二四年：澳門幣595,598），涉及的名義金額為澳門幣 10,116,413,161（二零二四年：澳門幣16,295,224,808）。

15. DERIVATIVE FINANCIAL INSTRUMENTS - continued

As at 31 December 2025, the carrying amount of the Bank's derivative financial assets used as hedging instruments was MOP67,963 (31 December 2024: MOP18,299,885). The carrying amount of the Bank's derivative financial liabilities used as hedging instruments was MOP14,250,886 (31 December 2024: MOP595,598). The contract amount was MOP10,116,413,161 (31 December 2024: MOP16,295,224,808).

16. 客戶貸款和墊款

▶ 16.1 貸款及墊款的分類

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
以攤餘成本計量的貸款和墊款總額	Loans and advances at amortised cost	107,773,939	102,069,091
以攤餘成本計量的貸款和墊款應計利息	Accrued interest of loans and advances at amortised cost	1,007,786	1,225,149
小計	Subtotal	108,781,725	103,294,240
減：減值準備	Less: Impairment allowances	(1,754,362)	(1,757,620)
以攤餘成本計量的貸款和墊款賬面價值	Carrying amount of loans and advances to customers at amortised cost	107,027,363	101,536,620
以公允價值計量且其變動計入其他全面收益的貸款和墊款賬面價值	Carrying amount of loans and advances at FVOCI	691,420	65,594
合計	Total	107,718,783	101,602,214

16. LOANS AND ADVANCES TO CUSTOMERS

▶ 16.1 Classification of loans and advances

(a) 以攤餘成本計量的貸款和墊款

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
個人貸款和墊款	Individual loans and advances to customers		
- 房產按揭貸款	- Mortgage loans	17,825,454	19,279,531
- 消費貸款	- Consumption loans	7,608,231	8,794,497
- 生產經營貸款	- Business loans	2,482,207	2,312,096
- 信用卡	- Credit cards	114,855	112,643
- 其他	- Others	804,732	921,609
小計	Subtotal	28,835,479	31,420,376
企業貸款和墊款	Corporate loans and advances		
貸款	Loans	78,938,460	70,648,715
應計利息	Accrued interest	1,007,786	1,225,149
以攤餘成本計量的貸款和墊款合計	Total loans and advances at amortised cost	108,781,725	103,294,240
減：減值準備	Less: Impairment allowances		
- 階段一	- Stage 1	(204,913)	(149,262)
- 階段二	- Stage 2	(272,853)	(713,852)
- 階段三	- Stage 3	(1,276,596)	(894,506)
小計	Subtotal	(1,754,362)	(1,757,620)
以攤餘成本計量的貸款和墊款淨值	Loans and advances at amortised cost - net	107,027,363	101,536,620

(a) Loans and advances at amortised cost

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

16. LOANS AND ADVANCES TO CUSTOMERS - continued

▶ 16.1 貸款及墊款的分類 - 續

▶ 16.1 Classification of loans and advances - continued

(b) 以公允價值計量且其變動計入其他全面收益的貸款和墊款

(b) Loans and advances at FVOCI

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
以公允價值計量且其變動計入其他全面收益的貸款和墊款的賬面價值	Carrying amount of loans and advances at FVOCI		
企業貸款和墊款	Corporate loans and advances		
- 貼現	- Trade bills	691,420	65,594
減：減值準備	Less: Impairment allowances		
- 階段一	- Stage 1	(124)	(12)

▶ 16.2 貸款和墊款的信用風險與預期信用損失情況

▶ 16.2 Credit risk and expected credit loss of loans and advances

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
以攤餘成本計量的貸款和墊款	Loans and advances at amortised cost	101,030,124	4,345,241	3,406,360	108,781,725
減：減值準備	Less: Impairment allowances	(204,913)	(272,853)	(1,276,596)	(1,754,362)
以攤餘成本計量的貸款和墊款賬面價值	Carrying amount of loans and advances at amortised cost	100,825,211	4,072,388	2,129,764	107,027,363
以公允價值計量且其變動計入其他全面收益的貸款和墊款	Loans and advances at FVOCI	691,420	-	-	691,420
以公允價值計量且其變動計入其他全面收益的貸款和墊款的累計已計提減值金額	Accumulated loss allowance for loans and advances at FVOCI	(124)	-	-	(124)

2024

以攤餘成本計量的貸款和墊款	Loans and advances at amortised cost	94,626,041	5,819,442	2,848,757	103,294,240
減：減值準備	Less: Impairment allowances	(149,262)	(713,852)	(894,506)	(1,757,620)
以攤餘成本計量的貸款和墊款賬面價值	Carrying amount of loans and advances at amortised cost	94,476,779	5,105,590	1,954,251	101,536,620
以公允價值計量且其變動計入其他全面收益的貸款和墊款	Loans and advances at FVOCI	65,594	-	-	65,594
以公允價值計量且其變動計入其他全面收益的貸款和墊款的累計已計提減值金額	Accumulated loss allowance for loans and advances at FVOCI	(12)	-	-	(12)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

16. LOANS AND ADVANCES TO CUSTOMERS - continued

▶ 16.3 貸款和墊款預期信用損失變動和總額變動情況

▶ 16.3 Movements in expected credit loss and gross carrying amount of loans and advances

(a) 以攤餘成本計量的貸款和墊款預期信用損失變動情況

(a) Movements in expected credit loss of loans and advances at amortised cost

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	149,262	713,852	894,506	1,757,620
轉移：	Transferred to:				
- 至階段一	- Stage1	10	(10)	-	-
- 至階段二	- Stage2	(1,565)	1,565	-	-
- 至階段三	- Stage3	(256)	(561,835)	562,091	-
本年計提	Provisions for the year	63,958	150,349	758,967	973,274
因重組而終止確認	Derecognised from restructuring	-	-	(125,963)	(125,963)
本年核銷	Written-off for the year	-	-	(774,074)	(774,074)
匯率變動	Changes in exchange rate	(6,496)	(31,068)	(38,931)	(76,495)
年末餘額	As at 31 December 2025	<u>204,913</u>	<u>272,853</u>	<u>1,276,596</u>	<u>1,754,362</u>

2024

年初餘額	As at 1 January 2024	594,321	514,762	1,219,683	2,328,766
轉移：	Transferred to:				
- 至階段一	- Stage1	1,239	(1,239)	-	-
- 至階段二	- Stage2	(3,217)	19,351	(16,134)	-
- 至階段三	- Stage3	(740)	(260,125)	260,865	-
本年(轉回)/計提	(Reversals)/Provisions for the year	(426,793)	454,569	1,103,969	1,131,745
本年核銷	Written-off for the year	-	-	(1,641,969)	(1,641,969)
匯率變動	Changes in exchange rate	(15,548)	(13,466)	(31,908)	(60,922)
年末餘額	As at 31 December 2024	<u>149,262</u>	<u>713,852</u>	<u>894,506</u>	<u>1,757,620</u>

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

16. LOANS AND ADVANCES TO CUSTOMERS - continued

▶ 16.3 貸款和墊款預期信用損失變動和總額變動情況 - 續

▶ 16.3 Movements in expected credit loss and gross carrying amount of loans and advances - continued

(b) 以攤餘成本計量的貸款和墊款總額(未含應計利息)變動情況

(b) Movements in gross carrying amount before accrued interest of loans and advances at amortised cost

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	93,623,730	5,635,541	2,809,820	102,069,091
轉移：	Transferred to:				
- 至階段一	- Stage 1	1,269	(1,269)	-	-
- 至階段二	- Stage 2	(900,378)	900,378	-	-
- 至階段三	- Stage 3	(179,291)	(1,281,507)	1,460,798	-
風險敞口變動淨額 (包括匯兌調整) (附註)	Net change on exposure (including exchange adjustments) (Note)	7,582,627	(996,836)	19,094	6,604,885
因重組而終止確認	Derecognised from restructuring	-	-	(125,963)	(125,963)
本年核銷	Write off	-	-	(774,074)	(774,074)
年末餘額	As at 31 December 2025	<u>100,127,957</u>	<u>4,256,307</u>	<u>3,389,675</u>	<u>107,773,939</u>

2024

年初餘額	As at 1 January 2024	108,442,734	5,610,396	3,577,654	117,630,784
轉移：	Transferred to:				
- 至階段一	- Stage 1	24,398	(24,398)	-	-
- 至階段二	- Stage 2	(1,635,664)	1,659,376	(23,712)	-
- 至階段三	- Stage 3	(654,127)	(902,679)	1,556,806	-
風險敞口變動淨額 (包括匯兌調整) (附註)	Net change on exposure (including exchange adjustments) (Note)	(12,553,611)	(707,154)	(658,959)	(13,919,722)
本年核銷	Write off	-	-	(1,641,969)	(1,641,969)
年末餘額	As at 31 December 2024	<u>93,623,730</u>	<u>5,635,541</u>	<u>2,809,820</u>	<u>102,069,091</u>

附註：風險敞口變動淨額(包括匯兌調整)包括源生或購入的新金融資產和已終止確認的金融資產

Note: The net change on exposure (including exchange adjustments) represents the movements resulting from the new financial assets originated and derecognised.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

▶ 16.3 貸款和墊款預期信用損失變動和總額變動情況 - 續

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

		2025			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	12	-	-	12
本年計提	Provisions for the year	112	-	-	112
匯率變動	Changes in exchange rate	-	-	-	-
年末餘額	As at 31 December 2025	<u>124</u>	<u>-</u>	<u>-</u>	<u>124</u>
		2024			
年初餘額	As at 1 January 2024	115	-	-	115
本年轉回	Reversals for the year	(101)	-	-	(101)
匯率變動	Changes in exchange rate	(2)	-	-	(2)
年末餘額	As at 31 December 2024	<u>12</u>	<u>-</u>	<u>-</u>	<u>12</u>

(d) 以公允價值計量且其變動計入其他全面收益的貸款和墊款本金金額變動情況

(d) Movements in principal amounts of loans and advances at FVOCI

		2025			
		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	65,594	-	-	65,594
風險敞口變動淨額 (包括匯兌調整) (附註)	Net change on exposure (including exchange adjustments) (Note)	625,826	-	-	625,826
年末餘額	As at 31 December 2025	<u>691,420</u>	<u>-</u>	<u>-</u>	<u>691,420</u>
		2024			
年初餘額	As at 1 January 2024	541,689	-	-	541,689
風險敞口變動淨額 (包括匯兌調整) (附註)	Net change on exposure (including exchange adjustments) (Note)	(476,095)	-	-	(476,095)
年末餘額	As at 31 December 2024	<u>65,594</u>	<u>-</u>	<u>-</u>	<u>65,594</u>

附註：風險敞口變動淨額(包括匯兌調整)包括源生或購入的新金融資產和已終止確認的金融資產

Note: The net change on exposure (including exchange adjustments) represents the movements resulting from the new financial assets originated and derecognised.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

16. 客戶貸款和墊款 - 續

▶ 16.4 信貸質量

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
未逾期	Current	106,496,222	99,274,957
逾期30天內	Past due up to 30 days	125,130	1,142,273
逾期31至60天	Past due 31-60 days	50,372	60,835
逾期61至90天	Past due 61-90 days	41,482	44,677
逾期90天以上	Past due over 90 days	2,759,939	2,837,092
未含減值準備的賬面價值	Total carrying amount before impairment allowances	109,473,145	103,359,834

16. LOANS AND ADVANCES TO CUSTOMERS - continued

▶ 16.4 Credit quality

17. 以公允價值計量且其變動計入當期損益的金融資產

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
基金投資	Fund investments	1,281,517	571,005
政府債券	Treasury bills	489,334	-
企業債券	Corporate bonds	61,915	40,748
結構性票據	Structured bills	-	14,697
上市股權投資	Listed equity investment	35,108	69,363
非上市股權投資	Unlisted equity investment	126,935	97,566
合計	Total	1,994,809	793,379

17. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

18. 以公允價值計量且其變動計入其他全面收益的債權投資

▶ 18.1 按產品類型

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
政府債券	Treasury bills	13,076,942	7,566,203
金融債券	Financial bonds	14,004,219	6,302,510
企業債券	Corporate bonds	10,758,354	11,236,065
同業存單	Certificates of deposit	4,861,535	5,479,530
企業票據	Corporate bills	3,729,263	2,627,016
澳門金融管理局票據	AMCM bills	2,397,792	-
資產支持證券	Asset-backed securitization	1,409,077	739,641
應計利息	Accrued interest	460,262	327,174
合計	Total	50,697,444	34,278,139

18. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

▶ 18.1 Analysis by product type

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

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

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
債權投資賬面價值	Carrying amount of debt securities	50,620,831	-	76,613	50,697,444
債權投資累計已計提減值金額	Accumulated loss allowance for debt securities	(7,429)	-	(165,732)	(173,161)

2024

債權投資賬面價值	Carrying amount of debt securities	34,240,244	-	37,895	34,278,139
債權投資累計已計提減值金額	Accumulated loss allowance for debt securities	(6,553)	-	(157,640)	(164,193)

▶ 18.3 以公允價值計量且其變動計入其他全
面收益的債權投資預期信用損失變動情況▶ 18.3 Movements in expected credit loss
of debt securities at FVOCI

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	6,553	-	157,640	164,193
本年計提	Provisions for the year	864	-	7,801	8,665
匯率變動	Changes in exchange rate	12	-	291	303
年末餘額	As at 31 December 2025	7,429	-	165,732	173,161

2024

年初餘額	As at 1 January 2024	7,504	9,961	163,776	181,241
轉移：	Transferred to:				
- 至階段一	- Stage 1	8,068	(8,068)	-	-
本年轉回	Reversals for the year	(9,018)	(1,890)	(6,106)	(17,014)
匯率變動	Changes in exchange rate	(1)	(3)	(30)	(34)
年末餘額	As at 31 December 2024	6,553	-	157,640	164,193

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

18. 以公允價值計量且其變動計入其他全面收益的債權投資 - 續

18. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME - continued

▶ 18.4 以公允價值計量且其變動計入其他全面收益的債權投資總額(未含應計利息)變動情況

▶ 18.4 Movements in gross carrying amount before accrued interest of debt securities at FVOCI

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	33,913,070	-	37,895	33,950,965
風險敞口變動淨額 (包括匯兌調整) (附註)	Net change on exposure (including exchange adjustments) (Note)	16,247,819	-	38,398	16,286,217
年末餘額	As at 31 December 2025	50,160,889	-	76,293	50,237,182

2024

年初餘額	As at 1 January 2024	47,143,186	2,534,246	29,022	49,706,454
轉移：	Transferred to:				
- 至階段一	- Stage 1	1,495,415	(1,495,415)	-	-
風險敞口變動淨額 (包括匯兌調整) (附註)	Net change on exposure (including exchange adjustments) (Note)	(14,725,531)	(1,038,831)	8,873	(15,755,489)
年末餘額	As at 31 December 2024	33,913,070	-	37,895	33,950,965

附註：風險敞口變動淨額(包括匯兌調整)包括購買債權投資、贖回和處置導致的變動。

Note : The net change on exposure (including exchange adjustments) represents the movements resulting from the purchase, redemption and disposal of debt securities.

19. 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

19. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

銀行將下列非以交易為目的權益工具，指定為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：

The Bank designates equity instruments, which are not held for trading, at FVOCI as follows:

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
上市	Listed		
- 權益工具投資	- Equity investments	92,889	101,207
非上市	Unlisted		
- 權益工具投資	- Equity investments	11,076	8,491
合計	Total	103,965	109,698

截至二零二五年十二月三十一日，指定為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合計澳門幣103,965,109 (二零二四年：澳門幣109,698,454)。該等權益工具投資的策略為長期持有。

As at 31 December 2025, equity securities designated at FVOCI amounting to MOP103,965,109 (31 December 2024: MOP109,698,454) were held for long-term strategic purposes.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

20. 以攤餘成本計量的債權投資

20. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTISED COST

▶ 20.1 按產品類型

▶ 20.1 Analysis by product type

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
債權投資	Debt investment		
政府債券	Treasury bills	1,523,412	5,833,973
金融債券	Financial bonds	10,117,526	10,870,856
企業債券	Corporate bonds	12,955,982	14,724,194
澳門金融管理局票據	AMCM bills	-	2,986,170
資產支持證券	Asset-backed securitization	-	1,650,547
應計利息	Accrued interest	189,913	239,344
小計	Subtotal	24,786,833	36,305,084
減：損失準備	Less: Loss allowance		
- 階段一	- Stage 1	(4,665)	(7,998)
- 階段二	- Stage 2	-	-
- 階段三	- Stage 3	-	(167,070)
小計	Subtotal	(4,665)	(175,068)
合計	Total	24,782,168	36,130,016

▶ 20.2 以攤餘成本計量的債權投資的信用風險與預期信用損失情況

▶ 20.2 Credit risk and expected credit loss of debt instruments at amortised cost

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
債權投資	Debt securities	24,786,833	-	-	24,786,833
減：減值準備	Less: Impairment allowances	(4,665)	-	-	(4,665)
債權投資賬面價值	Carrying amount of debt securities	24,782,168	-	-	24,782,168

2024

債權投資	Debt securities	36,105,471	-	199,613	36,305,084
減：減值準備	Less: Impairment allowances	(7,998)	-	(167,070)	(175,068)
債權投資賬面價值	Carrying amount of debt securities	36,097,473	-	32,543	36,130,016

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

20. 以攤餘成本計量的債權投資 - 續

20. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTISED COST - continued

► 20.3 以攤餘成本計量的債權投資的預期信用損失變動情況

► 20.3 Movements in expected credit loss of debt instruments at amortised cost

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	7,998	-	167,070	175,068
本年(轉回)/計提	(Reversals)/provisions for the year	(3,306)	-	2,104	(1,202)
重組債權投資的終止確認	Derecognition of restructured debt instruments	-	-	(168,601)	(168,601)
匯率變動	Changes in exchange rate	(27)	-	(573)	(600)
年末餘額	As at 31 December 2025	4,665	-	-	4,665

2024

年初餘額	As at 1 January 2024	6,219	10,417	102,542	119,178
轉移:	Transferred to:				
- 至階段一	- Stage 1	9,214	(9,214)	-	-
- 至階段二	- Stage 2	-	-	-	-
- 至階段三	- Stage 3	-	-	-	-
本年(轉回)/計提	(Reversals)/ provisions for the year	(7,393)	(1,132)	65,229	56,704
匯率變動	Changes in exchange rate	(42)	(71)	(701)	(814)
年末餘額	As at 31 December 2024	7,998	-	167,070	175,068

► 20.4 以攤餘成本計量的債權投資總額(未含應計利息)變動情況

► 20.4 Movements in gross carrying amount before accrued interest of investments in debt instruments at amortised cost

2025

		階段一 千元澳門幣 Stage 1 MOP'000	階段二 千元澳門幣 Stage 2 MOP'000	階段三 千元澳門幣 Stage 3 MOP'000	合計 千元澳門幣 Total MOP'000
年初餘額	As at 1 January 2025	35,866,532	-	199,208	36,065,740
風險敞口變動淨額 (包括匯兌調整) (附註1)	Net change on exposure (including exchange adjustments) (Note1)	(11,269,612)	-	(199,208)	(11,468,820)
年末餘額	As at 31 December 2025	24,596,920	-	-	24,596,920

2024

年初餘額	As at 1 January 2024	29,918,872	2,532,896	201,637	32,653,405
轉移:	Transferred to:				
- 至階段一	- Stage 1	1,837,845	(1,837,845)	-	-
- 至階段二	- Stage 2	-	-	-	-
- 至階段三	- Stage 3	-	-	-	-
風險敞口變動淨額 (包括匯兌調整) (附註2)	Net change on exposure (including exchange adjustments) (Note2)	4,109,815	(695,051)	(2,429)	3,412,335
年末餘額	As at 31 December 2024	35,866,532	-	199,208	36,065,740

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

20. 以攤餘成本計量的債權投資 - 續

▶ 20.4 以攤餘成本計量的債權投資總額(未含應計利息)變動情況 - 續

附註1：2025年度，本銀行出售以攤餘成本計量的債權投資為澳門幣7,273,704,010，取得處置價款澳門幣7,409,228,919，產生投資收益澳門幣135,524,909，計入當期損益。

本期處置以攤餘成本計量的債權投資系資產結構配置需求，相關交易均已完成交割，風險與報酬已完全轉移。

附註2：風險敞口變動淨額(包括匯兌調整)包括購買債權投資、贖回和處置導致的變動

20. INVESTMENTS IN DEBT INSTRUMENTS AT AMORTISED COST - continued

▶ 20.4 Movements in gross carrying amount before accrued interest of investments in debt instruments at amortised cost - continued

Note 1: In 2025, the Bank disposed investments in debt instruments at amortised cost with a total carrying amount of MOP7,273,704,010. The disposal proceeds amounted to MOP7,409,228,919, resulting in investment gains of MOP135,524,909.

The disposal of debt investments measured at amortized cost during this period was driven by asset structure allocation needs, all related transactions have been completed, and the risks and rewards have been fully transferred.

Note 2: The net change on exposure (including exchange adjustments) represents the movements resulting from the purchase, redemption and disposal of debt securities.

21. 物業和設備

21. PROPERTY AND EQUIPMENT

		永久業權 土地 千元澳門幣 Freehold land MOP'000	租約房地產 及永久業權 房地產 千元澳門幣 Leasehold buildings and freehold buildings MOP'000	在建工程 千元澳門幣 Construction in Progress MOP'000	傢私裝修及 辦公室設備 千元澳門幣 Furniture, decoration and office equipment MOP'000	電腦設備 千元澳門幣 Computer equipment MOP'000	汽車 千元澳門幣 Motor vehicles MOP'000	合計 千元澳門幣 Total MOP'000
原值	Cost							
於二零二五年一月一日	At 1 January 2025	13,352	494,618	85,629	204,523	225,747	10,962	1,034,831
新增	Additions	-	-	142,283	3,453	27,227	338	173,301
處置	Disposals	-	-	-	(232)	(12,221)	(400)	(12,853)
匯兌差額	Exchange difference	-	-	4,166	187	1,694	249	6,296
於二零二五年十二月三十一日	At 31 December 2025	13,352	494,618	232,078	207,931	242,447	11,149	1,201,575
累計折舊	Accumulated depreciation							
於二零二五年一月一日	At 1 January 2025	-	53,499	-	155,988	195,072	9,628	414,187
本年計提	Charge for the year	-	8,974	-	14,354	19,459	857	43,644
處置	Disposals	-	-	-	(232)	(12,221)	(400)	(12,853)
匯兌差額	Exchange difference	-	-	-	165	1,591	236	1,992
於二零二五年十二月三十一日	At 31 December 2025	-	62,473	-	170,275	203,901	10,321	446,970
賬面淨值	Net book value							
於二零二五年十二月三十一日	At 31 December 2025	13,352	432,145	232,078	37,656	38,546	828	754,605
原值	Cost							
於二零二四年一月一日	At 1 January 2024	13,352	499,751	9,138	187,646	208,007	12,264	930,158
新增	Additions	-	-	76,491	17,010	20,493	292	114,286
處置	Disposals	-	(5,133)	-	-	(1,567)	(1,419)	(8,119)
匯兌差額	Exchange difference	-	-	-	(133)	(1,186)	(175)	(1,494)
於二零二四年十二月三十一日	At 31 December 2024	13,352	494,618	85,629	204,523	225,747	10,962	1,034,831
累計折舊	Accumulated depreciation							
於二零二四年一月一日	At 1 January 2024	-	47,348	-	141,457	180,210	10,240	379,255
本年計提	Charge for the year	-	9,057	-	14,611	17,395	902	41,965
處置	Disposals	-	(2,906)	-	-	(1,567)	(1,386)	(5,859)
匯兌差額	Exchange difference	-	-	-	(80)	(966)	(128)	(1,174)
於二零二四年十二月三十一日	At 31 December 2024	-	53,499	-	155,988	195,072	9,628	414,187
賬面淨值	Net book value							
於二零二四年十二月三十一日	At 31 December 2024	13,352	441,119	85,629	48,535	30,675	1,334	620,644

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

22. 租賃土地權益

22. INTEREST IN LEASEHOLD LAND

本行於租賃土地權益的經營租賃及賬面淨值分析如下：

The Bank's interest in leasehold land represents operating leases and the net book value is analysed as follows:

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
於澳門按以下方式持有：	In Macau held on:		
- 10至50年的租賃期	- Leases of between 10 to 50 years		
於一月一日	At 1 January	134,225	145,235
處置	Disposal	-	(7,687)
租賃土地權益攤銷支出	Amortisation of interests in leasehold land	(3,094)	(3,323)
於十二月三十一日	At 31 December	<u>131,131</u>	<u>134,225</u>

23. 遞延稅項

23. DEFERRED INCOME TAX

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
遞延稅項資產	Deferred tax assets	<u>564,576</u>	<u>482,840</u>

為在財務狀況報表中進行展示，某些遞延稅資產和負債已進行了抵銷。

For the purpose of presentation in the statement of financial position, certain deferred tax assets and liabilities have been offset.

遞延稅資產／(負債)賬目變動如下：

The movements in deferred tax assets/(liabilities) during the years are as follows:

2025

		公允價值 及其他資產 千元澳門幣 Fair value and other assets MOP'000	減值準備 千元澳門幣 Impairment allowances MOP'000	加速稅項 折舊 千元澳門幣 Accelerated tax depreciation MOP'000	稅務虧損 千元澳門幣 Tax loss MOP'000	合計 千元澳門幣 Total MOP'000
二零二五年一月一日	At 1 January 2025	129,301	44,414	(795)	309,920	482,840
本年遞延稅項(借記)/ 貸記損益	Deferred tax (charged) credited to profit or loss during the year	(30,484)	99,562	-	61,920	130,998
本年遞延稅項貸記其他全面收益	Deferred tax charged to the other comprehensive income during the year	(49,262)	-	-	-	(49,262)
於二零二五年十二月三十一日	At 31 December 2025	<u>49,555</u>	<u>143,976</u>	<u>(795)</u>	<u>371,840</u>	<u>564,576</u>

2024

二零二四年一月一日	At 1 January 2024	120,031	42,799	(795)	317,514	479,549
本年遞延稅項(借記)/ 貸記損益	Deferred tax (charged) credited to profit or loss during the year	(4,164)	1,615	-	(7,594)	(10,143)
本年遞延稅項貸記其他全面收益	Deferred tax charged to the other comprehensive income during the year	13,434	-	-	-	13,434
於二零二四年十二月三十一日	At 31 December 2024	<u>129,301</u>	<u>44,414</u>	<u>(795)</u>	<u>309,920</u>	<u>482,840</u>

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

23. 遞延稅項 - 續

2025年本行未確認遞延所得稅資產的可抵扣虧損金額為澳門幣1,279,633,471，其中：澳門幣685,061,691將於2026年到期，澳門幣470,371,491將於2027年到期，澳門幣124,200,289將於2028年到期。

23. DEFERRED INCOME TAX - continued

At the end of the reporting period, the Bank did not recognize deferred income tax assets for the unused tax losses of MOP1,279,633,471, of which: MOP685,061,691 will expire in 2026, MOP470,371,491 will expire in 2027 and MOP124,200,289 will expire in 2028.

24. 其他資產

24. OTHER ASSETS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
抵債資產	Foreclosed asset	664,220	645,386
應收賬款	Accounts receivable	405,854	609,848
可收回中國大陸稅款	Mainland China tax recoverable	253,171	207,856
預付費用	Prepayments	50,623	47,282
其他	Others	137,103	250,775
減：減值準備	Less: Impairment allowances	(27,998)	(21,231)
合計	Total	1,482,973	1,739,916

25. 銀行同業及其他金融機構之存款

25. DEPOSITS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	15,464,539	16,174,027
應計利息	Accrued interest	117,218	112,197
合計	Total	15,581,757	16,286,224

26. 賣出回購金融資產

26. REPURCHASE AGREEMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
債券	Debt securities	19,327,444	16,836,451
同業存單	Certificates of deposits	-	4,176,908
應計利息	Accrued interest	23,911	46,106
合計	Total	19,351,355	21,059,465

於二零二五年十二月三十一日，本行已質押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質押資產的賬面價值合計金額為澳門幣20,943,144,111（二零二四年：澳門幣24,127,388,449），相關負債的賬面價值為澳門幣19,351,354,994（二零二四年：澳門幣21,059,464,608）。

Note: The carrying amount of the above mentioned financial assets collateralized by the Bank under agreements to repurchase as at 31 December 2025 that did not qualify for derecognition is MOP 20,943,144,111 (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 MOP19,351,354,994 (2024: MOP21,059,464,608).

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

27. 客戶存款

27. CUSTOMER DEPOSITS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
定期存款	Time deposits	116,139,542	109,620,092
往來及儲蓄存款	Current and savings deposits	32,853,497	29,972,001
應計利息	Accrued interest	945,887	1,090,216
合計	Total	<u>149,938,926</u>	<u>140,682,309</u>

28. 發行債券

28. DEBT SECURITIES ISSUED

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
定息次級債券	Subordinated fixed rate bonds	6,233,288	6,213,786
應付利息	Interest payable	23,910	23,858
合計	Total	<u>6,257,198</u>	<u>6,237,644</u>

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

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

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

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

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

29. 發行同業存單

29. CERTIFICATES OF DEPOSIT ISSUED

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
非即時還款且期限小於或等於3個月	3 months or less but not repayable on demand	-	882,235
3個月以上1年以內	1 year or less but over 3 months	-	108,220
合計	Total	-	990,455

所有同業存單均無擔保並以攤餘成本計量。

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

30. 其他負債

30. OTHER LIABILITIES

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
應付賬款	Accounts payable	323,867	364,348
應計費用	Expenses accruals	140,623	220,807
預計負債	Estimated liabilities	14,579	13,823
保證金	Margin deposits received	10,253	33,328
其他應付款項	Other payables	84,097	57,170
合計	Total	573,419	689,476

31. 股本

31. SHARE CAPITAL

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 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	3,054,603

普通股持有人享有投票權，並有權收取本行宣派之股息。

Holders of the ordinary shares have voting rights and are entitled to receive dividends as declared by the Bank.

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

32. 額外資本補充工具

32. ADDITIONAL EQUITY INSTRUMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
2.48億美元永久性非累積後償 額外一級資本證券(附註1)	USD248 million perpetual non-cumulative subordinated additional tier 1 capital securities (Note 1)	1,972,509	1,972,509
14.5億港元永久性非累積後償 額外一級資本證券(附註2)	HKD1,450 million perpetual non-cumulative subordinated additional tier 1 capital securities (Note 2)	1,483,168	1,483,168
	Total	3,455,677	3,455,677

(附註1): 二零二一年八月六日, 本行發行永久性一級資本補充債券(“額外權益工具”), 初始本金面值為248,000,000美元。該額外權益工具為永久性債券, 發行起息日至首個贖回日間的收益分派率上限為票面利率5.5%, 以二零二六年八月六日為第一個可贖回日期。按照發行通函所述, 若債券發行人未行駛贖回權, 該債券收益分派率將在第一個可贖回日及第一個可贖回日後每五年調整一次, 債券收益分派率將調整為相當於該時點五年期美國國庫券利率加上利差4.8%之固定年息率。上述額外權益工具之派息為每半年支付一次。

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

(附註2): 二零二二年十一月二十九日, 本行發行無固定期限一級資本補充債券(“額外權益工具”), 初始本金面值為1,450,000,000港元。該額外權益工具為永久性債券, 發行起息日至首個贖回日間的收益分派率上限為票面利率7.50%, 以二零二七年十一月二十九日為第一個可贖回日期。按照發行通函所述, 若債券發行人未行駛贖回權, 該債券收益分派率將在第一個可贖回日及其後的每五周年之際重置, 債券收益分派率將重置為相當於該時點的五年期美國國庫券利率加上利差3.6163%之新的5年期固定利率。上述額外權益工具之派息為每半年支付一次。

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

Note 1: On 6 August 2021, the Bank issued the perpetual Supplementary Capital Bonds ("additional equity instruments") with an initial principal amount of US\$248,000,000. The additional equity instruments are perpetual and bear a discretionary 5.5% coupon rate per annum until the first call date on 6 August 2026. As set out in the offering circular, the coupon will be reset every five years at the option of the Bank to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread of 4.8% if the additional equity instruments are not redeemed. The bonds shall be payable semi-annually.

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

Note 2: On 29 November 2022, the Bank issued Tier 1 Capital Supplementary Bonds with no fixed maturity ("additional equity instruments") with an initial principal amount of HK\$1,450,000,000. The additional equity instruments are perpetual and bear a discretionary 7.50% coupon rate per annum until the first call date on 29 November 2027. As set out in the offering circular, the coupon will be reset every five years at the option of the Bank to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread of 3.6163% if the additional equity instruments are not redeemed. The bonds shall be payable semi-annually.

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

33. 與集團公司及關聯方之交易

33. TRANSACTIONS WITH GROUP COMPANIES AND RELATED PARTIES

集團公司包括控股公司(附註39)及其關聯公司。關聯方是指控股公司之股東及其附屬公司。本年度內, 本行與集團公司及關聯公司在日常銀行業務過程中進行了多項交易, 其中包括借貸、接受及存放同業存款和往來銀行交易。

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

Group companies include the holding company (note 39) and its subsidiaries. Related parties represent shareholders of the holding company and their subsidiaries. During the year, the Bank entered into transactions with the group companies and related parties in the normal course of its Banking business including, inter alia, lending, the acceptance and placement of inter-Bank deposits and correspondent Banking transactions.

Other than transactions or balances disclosed elsewhere in the financial statements, the Bank had entered into the following transactions and maintained significant balances with the group companies and related parties at mutually agreed terms during the year:

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

33. 與集團公司及關聯方之交易 - 續

▶ 33.1 年內，本行與集團公司及集團之間的收入及支出結餘如下：

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 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	39,878	14,075
支付控股公司之房屋租金費用	Rental of premises paid to the holding company	(8,145)	(2,697)
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	(53,041)	(21,622)
經營支出	Operating expenses	(57,076)	(69,248)
處置物業和設備和租賃土地權益的收入(附註)	Gain from disposal of property and equipment and interest in leasehold land (Note)	-	215,811

附註：於二零二四年度處置物業和設備和租賃土地權益的收入包括交易金額澳門幣225,724,500。

33. TRANSACTIONS WITH GROUP COMPANIES AND RELATED PARTIES - continued

▶ 33.1 During the year, the Bank earned incomes and incurred expenses on balances with group companies as follows:

33.2 包括於以下財務狀況表賬項為與集團公司之結餘：

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
存放銀行同業及其他金融機構	Balances with banks and placements with banks and other financial institutions	59,599	22,059
其他資產	Other assets	59	117,128
同業存放	Deposits from banks and other financial institutions	(2,822,281)	(1,406,925)
客戶存款	Customer deposits	(45,135)	(45,263)
其他負債	Other liabilities	(3,958)	(2,796)

33.2 Included in various statement of financial position captions are balances with group companies as follows:

33.3 與控股公司之股東和其他關聯方之結餘/交易：

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
貸款及墊款	Loans and advances	103,818	103,909
員工股份(附註)	Share equity contributed by employees (Note)	137,299	137,299
客戶存款之利息支出	Interest expenses on customer deposits	(2,469)	(2,360)
客戶存款	Customer deposits	(41,959)	(146,965)
其他負債	Other liabilities	(3,606)	(4,321)

33.3 Transactions/balances with shareholders of the holding company and other related parties:

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

33.3 與控股公司之股東和其他關聯方之結餘/交易：- 續

於二零二五年十二月三十一日，本行的客戶貸款及墊款中有澳門幣1,222,101,134 (二零二四年：澳門幣1,303,792,050)由廈門國際銀行股份有限公司所開出備用信用證提供擔保。

附註：於二零二五年十二月三十一日，員工股份在本行普通股中的佔比為2.14 % (二零二四年：2.14%)。員工股份在所有者權益下的股本及股本溢價中確認。

33.3 Transactions/balances with shareholders of the holding company and other related parties: - continued

As at 31 December 2025, the Bank's loans and advances to customers totalling MOP1,222,101,134 (31 December 2024: MOP1,303,792,050) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit.

Note: As at 31 December 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.

34. 現金流量表附註

34. NOTES TO STATEMENT OF CASH FLOWS

▶ 34.1 除稅前虧損與來自除稅前營業活動之現金流量對賬表

▶ 34.1 Reconciliation of loss before tax to operating cash flows from operating activities before tax

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
稅前虧損	Loss before tax	(47,477)	(828,643)
調整：	Adjustments for:		
- 金融工具減值損失淨額	- Net charges for impairment losses on financial instruments	982,259	1,170,118
- 其他資產減值損失	- Impairment losses on other assets	5,734	21,231
- 物業和設備折舊	- Depreciation of property and equipment	43,644	41,965
- 租賃土地權益之攤銷	- Amortisation of interests in leasehold land	3,094	3,323
- 股息收入	- Dividend income	(5,837)	(6,286)
- 債權投資利息收入	- Interest income arising from investment securities	(2,391,082)	(2,609,674)
- 出售證券投資淨溢利	- Net gains arising from investments securities	(465,651)	(497,056)
- 籌資活動利息支出	- Interest expenses from financing activities	468,816	524,215
- 金融資產重估	- Revaluation from financial assets	(35,423)	11,233
- 套期工具	- Hedging Instruments	123,705	(25,491)
- 處置物業和設備	- Disposal of property and equipment	(3,393)	(215,816)

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

34. 現金流量表附註 - 續

34. NOTES TO STATEMENT OF CASH FLOWS - continued

▶ 34.1 除稅前虧損與來自除稅前營業活動之現金流量對賬表 - 續

▶ 34.1 Reconciliation of loss before tax to operating cash flows from operating activities before tax - continued

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
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)/減少	- (Increase)/decrease in deposits with banks and other financial institutions with original maturity over three months	(10,282)	688,957
- 存放監管機構存款結餘(增加)/減少	- (Increase)/decrease in minimum statutory deposits with regulatory authorities	(492,359)	518,816
- 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	(855,532)	1,967,755
- 原到期日超過三個月的買入返售金融資產減少/(增加)	- Decrease/(increase) in financial assets purchased under resale agreements with original maturity over three months	1,235	(1,174)
- 客戶貸款和墊款淨額(增加)/減少	- (Increase)/decrease in loans and advances to customers	(6,113,311)	16,202,512
- 以公允價值計量且其變動計入當期損益的金融資產(增加)/減少	- (Increase)/decrease in financial assets at FVTPL	(798,224)	5,354,296
- 其他資產減少/(增加)	- Decrease/(increase) in other assets	126,047	(891,062)
- 銀行同業及其他金融機構之存款減少	- Decrease in deposits from banks and other financial institutions	(704,467)	(13,380,255)
- 賣出回購金融資產減少	- Decrease in repurchase agreements	(1,708,110)	(3,692,031)
- 客戶存款增加/(減少)	- Increase/(decrease) in customer deposits	9,256,617	(6,654,033)
- 其他負債減少	- Decrease in other liabilities	(129,340)	(206,505)
除稅前經營活動之現金流量	Operating cash flows used in operating activities before tax	<u>(2,749,337)</u>	<u>(2,503,605)</u>
經營活動產生的現金流量包括：	Cash flows from operating activities include		
- 已收利息	- Interest received	4,028,596	5,025,696
- 已付利息	- Interest paid	(4,581,195)	(6,778,415)

▶ 34.2 現金及現金等價物結餘分析

▶ 34.2 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.

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
現金	Cash	273,656	257,979
現金等價物：	Cash equivalents:		
- 存放銀行同業及其他金融機構之存款	- Deposits with banks and other financial institutions	9,840,972	7,810,562
- 三個月內到期的投資	- Investment with original maturity within three months	5,616,710	7,316,769
- 拆出資金	- Placements with banks and other financial institutions	1,650,593	789,052
- 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	1,962,302	7,400,299
現金及現金等價物	Cash and cash equivalents	<u>19,344,233</u>	<u>23,574,661</u>

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

35. 資本承諾

35. CAPITAL COMMITMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
已批准但尚未簽約	Expenditure authorised but not contracted for	82	-
已簽約但未支付	Expenditure contracted but not paid for	720,904	108,506
合計	Total	<u>720,986</u>	<u>108,506</u>

36. 經營租賃承擔

36. OPERATING LEASE COMMITMENTS

於二零二五年十二月三十一日，銀行作為承租人，根據不可撤銷經營租賃而於未來須支付的最低總租金款項如下：
At 31 December 2025, the Bank had future aggregate minimum lease payments under non-cancellable operating leases as follows:

土地及房地產 Land and buildings		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
1年內	Within 1 year	55,371	68,492
1年以上但不超過5年	More than 1 year but less than 5 years	48,459	127,970
超過5年	Over 5 years	172	1,236
合計	Total	<u>104,002</u>	<u>197,698</u>

37. 信用承諾

37. CREDIT COMMITMENTS

		2025 千元澳門幣 MOP'000	2024 千元澳門幣 MOP'000
承兌匯票	Bank acceptances	7,458,042	7,039,810
開出信用證	Letter of credit issued	6,893,014	5,646,969
開出擔保書	Guarantees issued	1,106,753	1,128,857
信用卡承諾	Credit card commitments	924,599	970,251
合計	Total	<u>16,382,408</u>	<u>14,785,887</u>

於二零二五年十二月三十一日，本行的無條件可撤銷貸款承諾為澳門幣35,974,329,620 (二零二四年：澳門幣36,622,611,890)。

As at 31 December 2025, the Bank has commitments that are unconditional cancellable without prior notice totalling MOP35,974,329,620 (31 December 2024: MOP36,622,611,890).

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

38. 分部報告

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

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

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

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

其他：其他涵蓋了無法直接歸屬於上述分部的本行的經營支出，以及總行未適當分配的一些費用。

38. SEGMENT REPORTING

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

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

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

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

- Others: The others covers the operating expenses of the Bank that cannot be directly attributable to the above segments, and expenses that have not been properly allocated.

經營分部

Operating segments

2025

		經營分部 Operating segments			其他 千元澳門幣 Others MOP'000	總計 千元澳門幣 Total MOP'000
		公司銀行 千元澳門幣 Corporate Banking MOP'000	個人銀行 千元澳門幣 Personal Banking MOP'000	財資業務 千元澳門幣 Treasury MOP'000		
利息收入/(支出)淨額	Net interest income/ (expenses)					
- 外部	- External	710,231	(645,470)	1,248,646	-	1,313,407
- 分部間	- Inter-segment	163,145	1,035,717	(1,198,862)	-	-
小計	Subtotal	873,376	390,247	49,784	-	1,313,407
服務費及佣金收入淨額	Net fee and commission income	170,439	177,204	1,595	-	349,238
其他收入和溢利	Other income and gains	-	10,068	327,199	-	337,267
經營收入	Operating income	1,043,815	577,519	378,578	-	1,999,912
經營支出	Operating expenses	(364,957)	(170,993)	(21,954)	(501,492)	(1,059,396)
扣除減值準備前的經營溢利/(虧損)	Operating profit/ (loss) before impairment allowances	678,858	406,526	356,624	(501,492)	940,516
減值準備計提淨額	Net charge for impairment allowances	(949,659)	(21,268)	(17,066)	-	(987,993)
稅前(虧損)溢利	(Loss)/ profit before tax	(270,801)	385,258	339,558	(501,492)	(47,477)
資產	Assets					
分部資產	Segment assets	79,972,482	29,635,314	98,483,871	-	208,091,667
負債	Liabilities					
分部負債	Segment liabilities	93,769,636	56,335,637	41,721,270	-	191,826,543
其他信息	Other information					
折舊	Depreciation	16,773	6,216	20,655	-	43,644

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財務報表附註 - 續

NOTES TO THE FINANCIAL STATEMENTS - continued

38. 分部報告 - 續

38. SEGMENT REPORTING - continued

經營分部

Operating segments

2024

		經營分部 Operating segments			其他 千元澳門幣 Others MOP'000	總計 千元澳門幣 Total MOP'000
		公司銀行 千元澳門幣 Corporate Banking MOP'000	個人銀行 千元澳門幣 Personal Banking MOP'000	財資業務 千元澳門幣 Treasury MOP'000		
利息收入/(支出)淨額	Net interest income/ (expenses)					
- 外部	- External	855,773	(914,715)	721,100	-	662,158
- 分部間	- Inter-segment	(69,761)	1,219,158	(1,149,397)	-	-
小計	Subtotal	786,012	304,443	(428,297)	-	662,158
服務費及佣金收入淨額	Net fee and commission income	177,460	192,445	3,517	-	373,422
其他收入和溢利	Other income and gains	-	3,293	487,981	-	491,274
經營收入	Operating income	963,472	500,181	63,201	-	1,526,854
經營支出	Operating expenses	(432,333)	(174,881)	(35,792)	(521,142)	(1,164,148)
扣除減值準備前的經營溢利/(虧損)	Operating profit/ (loss) before impairment allowances	531,139	325,300	27,409	(521,142)	362,706
減值準備計提淨額	Net charge for impairment allowances	(1,142,208)	(8,681)	(40,460)	-	(1,191,349)
稅前(虧損)溢利	(Loss)/ profit before tax	(611,069)	316,619	(13,051)	(521,142)	(828,643)
資產	Assets					
分部資產	Segment assets	71,179,111	32,284,450	98,251,979	-	201,715,540
負債	Liabilities					
分部負債	Segment liabilities	84,816,735	56,188,830	45,077,083	-	186,082,648
其他信息	Other information					
折舊	Depreciation	14,808	6,716	20,441	-	41,965

39. 控股公司

控股公司為廈門國際投資有限公司（截至二零二五年十二月三十一日和二零二四年十二月三十一日其持本行股份佔比56.42%），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。

39. HOLDING COMPANY

The Bank's holding company (holding 56.42% of the total issued ordinary shares of the Bank as at both 31 December 2025 and 2024) 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.

40. 比較數據

為與本年列示一致，財務報表之主表及相關附註中的部分比較數據進行了重分類調整。上述重分類調整對本行截至二零二五年十二月三十一日和二零二四年十二月三十一日的所有者權益及二零二五年度和二零二四年度的利潤均無重大影響。

40. COMPARATIVE FIGURES

Certain comparative figures set out in the financial statements and the related notes thereto have been reclassified to conform with the current year's presentation. These reclassifications have no significant impact on the Bank's total equity as at both 31 December 2025 and 2024, or on the Bank's profit for the years ended 31 December 2025 and 2024.



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