澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.
厦门国际银行集团成员 A Member of XIB Group

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

財務訊息披露
Disclosure of Financial Information

截至二零二六年六月三十日
For the year ended 30 June 2026



根據澳門金融管理局第004/B/2024-DSB/AMCM號傳閱文件
In accordance with AMCM circular no. 004/B/2024-DSB/AMCM

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1. 財務狀況表 Statement of Financial Position

		(未經審計)	(經審計)
		(Unaudited)	(Audited)
		於 2026 年	於 2025 年
		6 月 30 日	12 月 31 日
		At 30 June	At 31 December
		2026	2025
		澳門幣千元	澳門幣千元
		MOP'000	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	**9,221,596**	10,286,844
存放本地監管機構之存款	Deposits with local regulatory authority	**2,520,055**	2,477,348
存放中央銀行	Deposits with the central bank in Mainland China	**5,754,607**	3,440,577
拆出資金	Placements with banks and other financial institutions	**1,513,152**	2,641,003
衍生金融資產	Derivative financial assets	**18,156**	58,005
客戶貸款及墊款	Loans and advances to customers	**114,682,537**	107,718,783
以攤餘成本計量的債權投資	Investments in debt instruments at amortised cost	**22,753,887**	24,782,168
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	**53,575,103**	50,697,444
以公允價值計量且其變動計入當期損益的金融資產	Financial assets at fair value through profit or loss	**2,779,655**	1,994,809
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	**90,905**	103,965
物業、廠房和設備	Property, plant and equipment	**787,477**	754,605
租賃土地權益	Interest in leasehold land	**129,584**	131,131
中國大陸的土地使用權	Interest in land use rights in Mainland China	**972,395**	957,436
遞延稅項資產	Deferred tax assets	**619,187**	564,576
其他資產	Other assets	**1,699,851**	1,482,973
資產總額	**Total assets**	**217,118,147**	208,091,667

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

		(未經審計) (Unaudited) 於 2026 年 6 月 30 日 At 30 June 2026	(經審計) (Audited) 於 2025 年 12 月 31 日 At 31 December 2025
		澳門幣千元 MOP'000	澳門幣千元 MOP'000
負債	**LIABILITIES**		
銀行同業及其他金融機構之存款	Deposits from banks and other financial institutions	**17,254,935**	15,581,757
賣出回購金融資產	Repurchase agreements	**22,612,980**	19,351,355
衍生金融負債	Derivative financial liabilities	**90,804**	123,888
客戶存款	Customer deposits	**146,685,592**	149,938,926
交易性金融負債	Financial liabilities at fair value through profit or loss	**838,117**	-
發行債券	Debt securities issued	**6,307,302**	6,257,198
發行同業存單	Certificates of deposit issued	**4,590,814**	-
本期稅項負債	Current tax liabilities	**-**	-
其他負債	Other liabilities	**2,763,089**	573,419
負債總額	**Total liabilities**	**201,143,633**	191,826,543
權益	**EQUITY**		
股本	Share capital	**3,054,603**	3,054,603
保留溢利	Retained earnings	**2,831,285**	2,371,425
其他儲備	Other reserves	**4,867,949**	5,214,937
監管儲備	Regulatory reserves	**1,765,000**	2,168,482
一般監管儲備	General regulatory reserve	**1,310,000**	1,399,058
特定監管儲備	Specific regulatory reserve	**455,000**	769,424
本銀行股東應佔股本和儲備	**Share Capital and reserves attributable to shareholders of the Bank**	**12,518,837**	12,809,447
額外資本補充工具	Additional equity instruments	**3,455,677**	3,455,677
權益總額	**Total equity**	**15,974,514**	16,265,124
負債及權益總額	**Total liabilities and equity**	**217,118,147**	208,091,667

2. 損益及其他全面收益表

Statement of Profit or Loss and other Comprehensive Income

截至六月三十日止半年度	For the half year ended 30 June	**(未經審計)** **(Unaudited)** **2026**	(未經審計) (Unaudited) 2025
		澳門幣千元 **MOP'000**	澳門幣千元 MOP'000
利息收入	Interest income	**3,026,836**	3,092,566
利息支出	Interest expense	**(2,201,350)**	(2,540,641)
利息收入淨額	**Net interest income**	**825,486**	551,925
服務費及佣金收入	Fee and commission income	**222,694**	196,776
服務費及佣金支出	Fee and commission expense	**(18,582)**	(30,017)
服務費及佣金收入淨額	**Net fee and commission income**	**204,112**	166,759
股息收入	Dividend income	**155**	155
金融投資之淨溢利	Net gains on financial investments	**197,873**	349,270
其他經營收入	Other operating income	**2,828**	7,791
經營收入	**Operating income**	**1,230,454**	1,075,900
經營支出	Operating expenses	**(576,551)**	(463,368)
中國大陸稅金及附加	Mainland of China withholding tax	**(40,799)**	(8,100)
扣除減值準備前之經營溢利	**Operating profit before impairment allowances**	**613,104**	604,432
金融工具減值損失淨額	Net charge for impairment losses on financial instruments	**(427,874)**	(415,273)
稅前溢利	**Profit before tax**	**185,230**	189,159
所得稅	Income tax	**(14,872)**	(34,794)
淨利潤	**Profit for the period**	**170,358**	154,365

2. 損益及其他全面收益表-續

Statement of Profit or Loss and other Comprehensive Income - continued

		(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
截至六月三十日止半年度	For the half year ended 30 June	**2026**	2025
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
其他全面收益	**Other Comprehensive income**		
其後不可重分類至損益的項目：	Items that will not be reclassified subsequently to profit or loss:		
指定以公允價值計量且其變動計入其他全面收益的權益工具投資：	Equity instruments designated as at fair value through other comprehensive income:		
年度公允價值變動淨額	Net fair value changes during the year	**(12,616)**	19,274
小計	Subtotal	**(12,616)**	19,274
其後可重分類至損益的項目：	Items that may be reclassified subsequently to profit or loss:		
以公允價值計量且其變動計入其他全收益的債權投資：	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	**(197,056)**	588,469
處置損益的重新分類調整	Release upon disposal reclassified to profit or loss	**(106,190)**	(134,282)
減值損失(轉回)淨額	Net (reversal) for impairment losses	**(22,350)**	(320)
套期工具的淨調整	Net adjustment of hedging instruments	**(150,749)**	22,414
外幣折算產生的匯兌差額	Currency translation difference	**138,413**	223,359
小計	Subtotal	**(337,932)**	699,640
本期其他全面收益/(支出)總額(所得稅後)	**Other comprehensive income/(loss) or the period, net of tax**	**(350,548)**	718,914
本期全面收益/(支出)總額(所得稅後)	**Total comprehensive income/(loss) for the period, net of tax**	**(180,190)**	873,279

3. 權益變動表 Statement of Changes in Equity

截至二零二六年六月三十日止年度

澳門幣千元

	股本	股本溢價	投資重估儲備金	法定儲備金 (附註 1)	監管儲備 (附註 2)	外匯儲備金	套期儲備金	保留溢利	**本行股東應佔股本及儲備**	額外資本補充工具	**總額**
於二零二六年一月一日	**3,054,603**	**3,327,259**	**(129,480)**	**2,160,082**	**2,168,483**	**(107,103)**	**(35,819)**	**2,371,425**	**12,809,450**	**3,455,677**	**16,265,127**
本期溢利	-	-	-	-	-	-	-	170,358	**170,358**	-	**170,358**
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	-	-	(22,350)	-	-	-	-	-	**(22,350)**	-	**(22,350)**
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	-	-	(236,101)	-	-	-	-	-	**(236,101)**	-	**(236,101)**
自投資重估儲備金轉撥至損益	-	-	(106,190)	-	-	-	-	-	**(106,190)**	-	**(106,190)**
以公允價值計量且其變動計入其他全面收益的權益工具投資的公允價值儲備金的變動	-	-	(12,616)	-	-	-	-	-	**(12,616)**	-	**(12,616)**
套期工具公允價值變動	-	-	-	-	-	-	(150,749)	-	**(150,749)**	-	**(150,749)**
遞延稅項的影響	-	-	39,045	-	-	-	-	-	**39,045**	-	**39,045**
外幣報表折算差異	-	-	-	-	-	138,413	-	-	**138,413**	-	**138,413**
本期全面收益總額	**-**	**-**	**(338,212)**	**-**	**-**	**138,413**	**(150,749)**	**170,358**	**(180,190)**	**-**	**(180,190)**
自保留溢利轉撥至監管儲備	-	-	-	-	(403,483)	-	-	403,483	**-**	-	-
自保留溢利轉撥至法定儲備金	-	-	-	3,558	-	-	-	(3,558)	**-**	-	-
支付額外資本補充工具利息	-	-	-	-	-	-	-	(110,423)	**(110,423)**	-	**(110,423)**
於二零二六年六月三十日	**3,054,603**	**3,327,259**	**(467,692)**	**2,163,640**	**1,765,000**	**31,310**	**(186,568)**	**2,831,285**	**12,518,837**	**3,455,677**	**15,974,514**

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

截至二零二五年六月三十日止年度

澳門幣千元

	股本	股本溢價	投資重估儲備金	法定儲備金 (附註 1)	監管儲備 (附註 2)	外匯儲備金	套期儲備金	保留溢利	**本行股東應佔股本及儲備**	額外資本補充工具	**總額**
於二零二五年一月一日	**3,054,603**	**3,327,258**	**(590,061)**	**2,160,082**	**1,696,342**	**(456,744)**	**(44,116)**	**3,029,851**	**12,177,215**	**3,455,677**	**15,632,892**
本期溢利	-	-	-	-	-	-	-	154,365	**154,365**	-	**154,365**
以公允價值計量且其變動計入其他全面收益的債權投資減值虧損計提	-	-	(320)	-	-	-	-	-	**(320)**	-	**(320)**
以公允價值計量且其變動計入其他全面收益的債權投資的公允價值變動	-	-	588,595	-	-	-	-	-	**588,595**	-	**588,595**
自投資重估儲備金轉撥至損益	-	-	(134,282)	-	-	-	-	-	**(134,282)**	-	**(134,282)**
以公允價值計量且其變動計入其他全面收益的權益工具投資的公允價值儲備金的變動	-	-	19,274	-	-	-	-	-	**19,274**	-	**19,274**
套期工具公允價值變動	-	-	-	-	-	-	22,414	-	**22,414**	-	**22,414**
遞延稅項的影響	-	-	(126)	-	-	-	-	-	**(126)**	-	**(126)**
外幣報表折算差異	-	-	-	-	-	223,359	-	-	**223,359**	-	**223,359**
本期全面收益總額	-	-	**473,141**	**-**	**-**	**223,359**	**22,414**	**154,365**	**873,279**	-	**873,279**
自保留溢利轉撥至監管儲備	-	-	-	-	668,391	-	-	(668,391)	-	-	**-**
支付額外資本補充工具利息	-	-	-	-	-	-	-	(110,254)	**(110,254)**	-	**(110,254)**
於二零二五年六月三十日	**3,054,603**	**3,327,258**	**(116,920)**	**2,160,082**	**2,364,733**	**(233,385)**	**(21,702)**	**2,405,571**	**12,940,240**	**3,455,677**	**16,395,917**

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

FOR THE HALF YEAR ENDED 30 JUNE 2026

MOP'000

	Share capital	Share premium	Investment revaluation reserve	Statutory Reserve (Note 1)	Regulatory Reserve (Note 2)	Foreign exchange reserve	Hedge reserve	Retained earnings	**Share capital and reserve attributable to share holders of the Bank**	Additional equity instruments	**Total**
At 1 January 2026	**3,054,603**	**3,327,259**	**(129,480)**	**2,160,082**	**2,168,483**	**(107,103)**	**(35,819)**	**2,371,425**	**12,809,450**	**3,455,677**	**16,265,127**
Profit for the period	-	-	-	-	-	-	-	170,358	**170,358**	-	**170,358**
Reversal for impairment losses of debt securities at fair value through other comprehensive income	-	-	(22,350)	-	-	-	-	-	**(22,350)**	-	**(22,350)**
Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	(236,101)	-	-	-	-	-	**(236,101)**	-	**(236,101)**
Transfer from investment revaluation reserve to profits or loss	-	-	(106,190)	-	-	-	-	-	**(106,190)**	-	**(106,190)**
Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	(12,616)	-	-	-	-	-	**(12,616)**	-	**(12,616)**
Change in fair value of hedging instruments	-	-	-	-	-	-	(150,749)	-	**(150,749)**	-	**(150,749)**
Deferred income tax effect	-	-	39,045	-	-	-	-	-	**39,045**	-	**39,045**
Exchange difference	-	-	-	-	-	138,413	-	-	**138,413**	-	**138,413**
Total comprehensive income for the period	**-**	**-**	**(338,212)**	**-**	**-**	**138,413**	**(150,749)**	**170,358**	**(180,190)**	**-**	**(180,190)**
Transfer from retained earnings to regulatory reserve	-	-	-	-	(403,483)	-	-	403,483	**-**	-	**-**
Transfer from retained earnings to statutory reserve	-	-	-	3,558	-	-	-	(3,558)	**-**	-	-
Interest paid on additional equity instruments	-	-	-	-	-	-	-	(110,423)	**(110,423)**	-	**(110,423)**
At 30 June 2026	**3,054,603**	**3,327,259**	**(467,692)**	**2,163,640**	**1,765,000**	**31,310**	**(186,568)**	**2,831,285**	**12,518,837**	**3,455,677**	**15,974,514**

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

FOR THE HALF YEAR ENDED 30 JUNE 2025

MOP'000

	Share capital	Share premium	Investment revaluation reserve	Statutory Reserve (Note 1)	Regulatory Reserve (Note 2)	Foreign exchange reserve	Hedge reserve	Retained earnings	**Share capital and reserve attributable to share holders of the Bank**	Additional equity instruments	**Total**
At 1 January 2025	**3,054,603**	**3,327,258**	**(590,061)**	**2,160,082**	**1,696,342**	**(456,744)**	**(44,116)**	**3,029,851**	**12,177,215**	**3,455,677**	**15,632,892**
Profit for the period	-	-	-	-	-	-	-	154,365	**154,365**	-	**154,365**
Reversal for impairment losses of debt securities at fair value through other comprehensive income	-	-	(320)	-	-	-	-	-	**(320)**	-	**(320)**
Change in fair value of debt securities measured at fair value through other comprehensive income	-	-	588,595	-	-	-	-	-	**588,595**	-	**588,595**
Transfer from investment revaluation reserve to profits or loss	-	-	(134,282)	-	-	-	-	-	**(134,282)**	-	**(134,282)**
Change in fair value reserve of equity investments designated at fair value through other comprehensive income	-	-	19,274	-	-	-	-	-	**19,274**	-	**19,274**
Change in fair value of hedging instruments	-	-	-	-	-	-	22,414	-	**22,414**	-	**22,414**
Deferred income tax effect	-	-	(126)	-	-	-	-	-	**(126)**	-	**(126)**
Exchange difference	-	-	-	-	-	223,359	-	-	**223,359**	-	**223,359**
Total comprehensive income for the period	-	-	**473,141**	**-**	**-**	**223,359**	**22,414**	**154,365**	**873,279**	-	**873,279**
Transfer from retained earnings to regulatory reserve	-	-	-	-	668,391	-	-	(668,391)	**-**	-	**-**
Interest paid on additional equity instruments	-	-	-	-	-	-	-	(110,254)	**(110,254)**	-	**(110,254)**
At 30 June 2025	**3,054,603**	**3,327,258**	**(116,920)**	**2,160,082**	**2,364,733**	**(233,385)**	**(21,702)**	**2,405,571**	**12,940,240**	**3,455,677**	**16,395,917**

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

附註 1：法定儲備金為本行根據澳門銀行條例從每年所獲溢利中撥出金額設立之不可分配之儲備金。所撥出之金額不得少過上一年度除稅後溢利百分之二十，直至儲備金額相等於本行已發行股本的百分之五十。此後，則從每年除稅後溢利中撥出百分之十，直至儲備金額相等於本行之已發行股本為止。

Note 1: The statutory reserve is a non-distributable reserve set aside from profit each year in accordance with the Financial System Act of Macau which provides that an amount of not less than twenty percent of the previous year's profit after tax be set aside each year until the reserve fund reaches fifty percent of the Bank's issued share capital and thereafter at least ten percent of the profit after tax each year until the reserve fund equals to the Bank's issued share capital.

附註 2：監管儲備金為本行按照澳門金融管理局的規定，當資產的會計備用金不足以滿足監管備用金時，需按兩者的差額，由留存收益中撥出以設立監管儲備，監管儲備不得分派。

Note 2: In accordance with the regulations of Monetary Authority of Macau ("AMCM"), when the accounting provision of financial assets is less than regulatory provision, the difference between the two shall be allocated from retained earnings to regulatory reserve, and the regulatory reserve shall not be distributed.

4. 現金流量表 Cash Flow Statement

截至六月三十日止半年度 **For the half year ended 30 June**

		(未經審計) (Unaudited) 2026 澳門幣千元 MOP'000	(未經審計) (Unaudited) 2025 澳門幣千元 MOP'000
來自經營活動之現金流量	**Cash flows from operating activities**		
- 稅前營業活動之現金流入/(流出)	Operating cash inflow/(outflow) before taxation	**(4,261,591)**	(6,959,135)
來自經營活動/ (使用的)產生的現金流	**Net cash flows generated/(used in) from operating activities**	**(4,261,591)**	(6,959,135)
來自投資活動之現金流量	**Cash flows from investing activities**		
- 出售或贖回金融投資所得款項	- Proceeds from sale or redemption of financial investments	**92,159,698**	74,134,794
- 已收股息	- Dividend received	**155**	155
- 已收利息	- Interest received	**1,116,807**	1,954,162
- 購買物業、廠房和設備	- Purchase of property, plant and equipment	**(33,559)**	(59,197)
- 購買金融投資	- Purchase of financial investments	**(92,672,668)**	(74,405,445)
來自投資活動使用的現金流	**Net cash flows used in investing activities**	**570,433**	1,624,469
來自籌資活動之現金流量	**Cash flows from financing activities**		
- 發行同業存單	- Issue Interbank deposit	**4,439,849**	323,415
- 支付固定利率債券利息	- Interest for fixed rate debts	**(231,209)**	(233,049)
- 支付額外資本補充工具利息	- Interest for additional equity instruments	**(110,423)**	(110,254)
- 贖回同業存單	- Redeem certificates of deposit	**-**	(1,218,160)
來自籌資活動/ (使用的)產生的現金流	**Net cash flows (used in)/ generated from financing activities**	**4,098,217**	(1,238,048)
現金及現金等價物增加/(減少)淨額	**Net increase/(decrease) in cash and cash equivalents**	**407,059**	(6,572,714)
年初現金及現金等價物	Cash and cash equivalents at the beginning of the year	**19,344,227**	23,574,661
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	**(1,811,952)**	1,737,897
於 6 月 30 日的現金及現金等價物	**Cash and cash equivalents at 30 June**	**17,939,334**	18,739,844

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

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

除稅前(虧損)/溢利與來自除稅前營業活動之現金流入對賬表。

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

截至六月三十日止半年度	**For the half year ended 30 June**		
		(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2026	2025
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
稅前溢利	Profit before tax	**185,230**	189,159
調整：	Adjustments for:		
- 減值準備金計提增加	- Increase in impairment allowances	**427,874**	415,273
- 物業、廠房和設備折舊	- Depreciation of property, plant and equipment	**25,854**	20,111
- 租賃土地權益之攤銷	- Amortisation of interests in leasehold land	**(4,882)**	1,547
- 股息收入	- Dividend income	**(155)**	(155)
- 投資重估	- Revaluation from financial assets	**48,825**	(35,034)
- 投資證券折價攤銷	- Amortisation of discount on investment securities	**(1,187,925)**	(1,211,760)
- 出售證券投資淨溢利	- Net gain from disposal of investments	**(157,224)**	(282,356)
- 籌資活動利息支出	- Interest expenses from financing activities	**255,266**	236,817
-套期工具的公允價值變動	- Change in fair value of hedging instruments	**(150,749)**	22,414
- 處置物業、廠房和設備	- Disposal of property, plant and equipment	**(41)**	(3,393)
營運資產之變動	Changes in working capital		
- 原到期日超過三個月的存放同業款項減少/(增加)	- Decrease/(increase) in placements with banks and other financial institutions with original maturity over three months	**732,346**	(1,138,257)
- 存放監管機構存款結餘增加	- Increase in minimum statutory deposits with regulatory authorities	**(388,235)**	(58,542)
- 原到期日超過三個月的拆出資金增加	- Increase in placements with banks and other financial institutions with original maturity over three months	**(343,863)**	(733,679)
- 原到期日超過三個月的買入返售金融資產減少	- Decrease in financial assets purchased under resale agreements with original maturity over three months	**-**	904
- 客戶貸款和墊款淨額增加	- Increase in loans and advances to customers	**(7,429,723)**	(5,815,961)
- 以公允價值計量且其變動計入當期損益的金融資產增加	- Increase in financial assets at fair value through profit or loss	**(703,763)**	(2,264,788)
- 其他資產(增加)/減少	- (Increase)/ decrease in other assets	**(246,600)**	242,695
- 銀行同業及其他金融機構之存款增加/(減少)	- Increase/(decrease) deposits from banks and other financial institutions	**1,673,178**	(3,632,877)
- 賣出回購金融資產增加/(減少)	- Increase/(decrease) in repurchase agreements	**3,261,625**	(3,045,358)
- 客戶存款(減少)/增加	- (Decrease)/ increase in customer deposits	**(3,253,334)**	8,445,608
- 以公允價值計量且其變動計入當期損益的金融負債增加	- Increase in financial liabilities at fair value through profit or loss	**838,117**	-
- 其他負債增加	- Increase in other liabilities	**2,156,587**	1,688,497
除稅前營業活動之現金	**Operating cash flows from operating activities before Tax**	**(4,261,592)**	(6,959,135)
經營活動產生的現金流包括：	Cash flows from operating activities include		
已收利息	Interest received	1,848,807	1,909,890
已付利息	Interest paid	(2,187,574)	(2,435,376)

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

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

就現金流量表而言，現金及現金等價物包括自收購之日起三個月內到期的以下結餘。

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

截至六月三十日止半年度	For the half year ended 30 June		
		(未經審計)	(未經審計)
		(Unaudited)	(Unaudited)
		2026	2025
		澳門幣千元	澳門幣千元
		MOP'000	MOP'000
現金	**Cash**	**253,696**	272,563
現金等價物：	**Cash equivalents:**		
- 存放銀行同業及其他金融機構	- Deposits with banks and other financial institutions	**9,528,665**	7,484,199
- 三個月內到期的投資	- Investment with original maturity within three months	**4,048,000**	8,997,111
- 拆出資金	- Placements with banks and other financial institutions	**178,170**	329,408
- 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	**3,930,803**	1,656,563
現金及現金等價物	**Cash and cash equivalents**	**17,939,334**	18,739,844

5. 股東情況 Shareholders information

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

The Bank's holding company (holding 56.42% of the total issued ordinary shares of the Bank) is Xiamen International Investment Limited, a company incorporated in Hong Kong. The holding company is a subsidiary of Xiamen International Bank Co., Ltd. , a company incorporated in Xiamen.

6. 公司情況 Corporate information

董事會	**Board of Directors**
董事長：	**Chairman:**
黃來志（執行董事）	HUANG LAIZHI (Executive Directors)
執行董事：	**Executive Directors:**
賈志偉	JIA ZHIWEI
董事：	**Representative Directors of Shareholders:**
曹雲川	CAO YUNCHUAN
鄒志明	ZOU ZHIMING
馬志遠	MA CHI UN
莊麗晶	JONG LAI CHING
龐　鴻	PANG HONG
獨立董事：	**Independent Directors:**
劉藝良	LAO NGAI LEONG
崔世平	CHUI SAI PENG JOSE
龐　川	PANG CHUAN
員工董事：	**Employee Director:**
馮浪平	FONG LONG PENG

6. 公司情況-續　Corporate information - continued

股東大會主席團	**Chairing Committee of General Meeting**
主　席：	**Chairman:**
黃來志	HUANG LAIZHI
秘　書：	**Secretary:**
方曉航	FANG XIAOHANG
監事會	**Supervisory Board**
監事長：	**Chairman:**
李輝明	LEE FAI MING
監　事　：	**Supervisors:**
傅志華（離任於 2026 年 3 月 11 日起生效）	FU ZHIHUA(Resignation effective 11March 2026)
黃慧斌	WONG WAI PAN
呂博文	LOI POK MAN
羅英輝	LUO YINGHUI
公司秘書：	**Company Secretary:**
方曉航	FANG XIAOHANG

7. 表外事項(不包括衍生品交易)

Off-balance sheet exposures (exclude derivatives transactions)

二零二六年六月三十日
30 June 2026

		澳門幣千元 MOP'000
信用證	Credit substitutes	3,792,312
保函及擔保付款	Transaction related contingencies	990,375
貿易有關之付款	Acceptances and other trade related contingencies	-
承兌匯票	Note issuance facilities, revolving underwriting facilities and other similar facilities	5,505,884
遠期資產購買	Forward asset purchases	-
分期繳款股份及證券之未付部分	Unpaid portion of partly paid shares and other securities	-
遠期對遠期存款	Forward forward deposits	-
資產回購協議	Asset sales with repurchase option	-
信貸承諾	Undrawn credit facilities and other commitments to extend credit	49,145,680
其他表外項目	Other off balances sheet items.	-
合計	Total credit commitments	59,434,251

8. 衍生金融工具 Derivatives Financial Instruments

衍生品交易之合同金額及其資產和負債的公允價值按類別如下：

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

二零二六年六月三十日
30 June 2026

		合約金額 Contract Amount	公允價值資產 Fair values Assets	澳門幣千元 MOP'000 公允價值負債 Fair values Liabilities
外匯合約	Exchange rate contracts	23,561,617	17,184	87,898
利率合約	Interest rate contracts	1,045,264	972	2,906
權益合約	Equities contracts	-	-	-
商品合約	Commodities contracts	-	-	-
其他	Others			

根據 Notice No.011/2015-AMCM 的相關規定，二零二六年六月三十日本行外匯合同和利率合同加權後的信用風險為 165,392,915 澳門幣。

According to the AMCM guideline Notice No. 011/2015-AMCM, the Bank's credit risk weighted amounts of exchange rate contracts and equities contracts are as at 30 June 2026 was MOP 165,392,915.

9. 與集團公司及關聯方之交易

Transaction with group companies and related parties

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

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

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

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

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

Other than transactions or balances disclosed elsewhere in the financial statements, the Bank had entered into the following transactions and maintained significant balances with the group companies and related parties at mutually agreed terms during the period. All related party transactions listed below are made on conditions that are no more favorable to transactions on an arm length basis.

9. 與集團公司及關聯方之交易-續

Transaction with group companies and related parties - continued

(a) 包括於以下財務狀況表賬項爲與集團公司之結餘：

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

		二零二六年六月三十日 30 June2026 澳門幣千元 MOP'000
存放銀行同業及其他金融機構	Balances with banks and placement with banks and other financial institutions	41,127
銀行同業及其他金融機構存款	Deposit from banks and other financial institutions	(16,934)
客戶存款	Customer deposits	(5,952)
其他負債	Other liabilities	(32,184)

(b) 期內，本行與集團公司及集團之間的收入及支出如下：

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

		二零二六年六月三十日 30 June2026 澳門幣千元 MOP'000
存放銀行同業及其他金融機構之利息收入	Interest income on balances with banks and placements with banks and other financial institutions	32
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	(37,766)
支付控股公司之房屋租金費用	Rental of premises paid to holding company	(4,073)
經營支出	Operating expenses	(30,067)

9. 與集團公司及關聯方之交易-續

Transaction with group companies and related parties - continued

(c) 與其他關聯方之結餘/交易：

(c) Transactions/balances with other related parties:

	二零二六年六月三十日 30 June2026	
		澳門幣千元 MOP'000
員工股份 (附註)	Share equity contributed by employees (Notes)	137,299
授信類交易	Credit transaction	499,422
客戶存款	Customer deposits	(100,334)
其他資產	Other assets	788
其他負債	Other liabilities	(529)
客戶存款之利息支出	Interest expense on customer deposits	(1,633)
貸款利息收入	Interest income on credit transaction	277
手續費收益	Fee and commission income	14

於二零二六年六月三十日，本行的客戶貸款及放款中有 1,070,225,617 澳門幣的客戶貸款（二零二五年十二月三十一日：1,222,101,134 澳門幣）由廈門國際銀行股份有限公司所開出備用信用證提供擔保。

As at 30 June 2026, the Bank's loans and advances to customers totaling MOP1,070,225,617 (31 December 2025: MOP1,222,101,134) was guaranteed by Xiamen International Bank Co. Ltd. in the form of standby letters of credit.

附註：

於二零二六年六月三十日，員工股份在本行普通股中的佔比為 2.14%（二零二五年十二月三十一日：2.14%）。員工股份在所有者權益下的股本及股本溢價中確認。

Notes:

As at 30 June 2026, 2.14% (31 December 2025: 2.14%) of the total issued ordinary shares were held by the employees, which was recorded under share capital and premium in owners' equity.

10. 資本 Capital

股本	Share Capital	澳門幣千元 MOP'000
法定，已發行及已繳足股本 3,054,603 普通股股份 每股面值 1,000 澳門幣	Authorized, issued and fully paid 3,054,603 ordinary shares of MOP1,000 each	3,054,603

本行資本工具包括額外資本補充工具和定息次級債券。

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

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

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

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

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

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

10. 資本-續 Capital - continued

本行的資本管理包含以下內容：明確董事會、高級管理層、銀行各組織與部門在資本管理的角色和職責分工；建立和完善風險管理框架，對風險進行識別、計量、監測、緩釋和控制，確保資本水準與面臨的主要風險及風險管理水準相適應，確保資本管理規劃與經營狀況、風險變化和中長期發展規劃相匹配；根據澳門金融管理局資本管理相關規定中關於資本充足率的要求，對資本充足率進行計算、分析，加強對日常資本管理的監測和報告，定期對資本運用情況、資本水準和主要影響因素的變化趨勢進行檢查；通過制定資本規劃，建立配套的資本補充機制，籌集本行經營戰略規劃所需要的資本，支援本行業務的可持續發展；信息披露方面，根據澳門金融管理局發出的第 004/B/2024-DSB/AMCM 號傳閱文件《財務訊息披露指引》的要求進行披露。

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

10. 資本-續 Capital - continued

本行二零二六年六月三十日之自有資本金如下：

The Bank's Own fund as at 30 June 2026 as follows:

項目	**Composition**	澳門幣千元 MOP'000
自有資金	**Own funds**	**21,245,351**
其中：一級資本	**Tier1 capital**	**13,419,968**
核心一級資本	**Common Equity Tier 1(CET1) capital**	**9,964,291**
普通股	Common shares	3,054,603
股本溢價	Share premium	3,327,258
保留溢利	Retained earnings	2,660,927
累計其他全面收益	Accumulated other comprehensive income(OCI)	(622,950)
已披露儲備	Other disclosed reserves	3,928,640
扣除：遞延稅項資產	Deductions: Deferred tax assets(DTAs)	(619,187)
扣除：監管儲備	Deductions: Regulatory reserves	(1,765,000)
額外一級資本	**AT 1 capital**	**3,455,677**
一級資本工具	AT 1 capital instrument	3,455,677
二級資本	**Tier 2 capital**	**7,825,383**
二級資本工具	Tier 2 capital instrument	6,300,138
階段一及階段二預期信用損失和一般監管儲備	Eligible accumulated provisions for expected credit loss (ECL) in stage 1& 2 and general regulatory reserves required by the AMCM	1,525,245

根據《自有資金組成指引》的相關規定，二零二六年六月三十日本行一級資本金為 134.2 億澳門幣，二級資本金為 78.25 億澳門幣，自有資金總額為 212.45 億澳門幣。

According to Guideline on Composition of Own Funds, the Bank's Tier 1 capital was MOP13.42 billion, the Tier 2 capital was MOP7.83 billion and own funds was MOP21.25 billion as at 30 June 2026.

根據第 010/B/2023-DSB/AMCM 傳閱文件的相關規定，第 011/2015-AMCM 號通告的相關規定，二零二六年六月三十日本行的資本充足率如下：

According to the AMCM guideline Circular No.010/B/2023-DSB/AMCM, and the AMCM guideline Notice No.011/2015-AMCM, the Bank's capital adequacy ratios as at 30 June 2026 as follows:

資本充足率	**Capital adequacy ratio**	**%**
核心一級資本充足率	CET1 capital ratio	7.85%
一級資本充足率	Tier 1 capital ratio	10.58%
總資本充足率	Total capital ratio	16.74%

10. 資本-續 Capital - continued

根據《財務訊息披露指引》第 004/B/2024-DSB/AMCM 傳閱文件第 13.2 項規定，廈門國際銀行股份有限公司作為本行最終控股公司，二零二六年六月三十日集團的資本充足率如下：

According to Item 13.2 of 《Guideline on Disclosure of Financial Information》Circular No. 004/B/2024-DSB/AMCM, Xiamen International Bank Co.,Ltd. is the the ultimate holding company of the Bank. The Group's capital adequacy ratios as at 30 June 2026 as follows:

資本充足率	**Capital adequacy ratio**	**%**
核心一級資本充足率	CET1 capital ratio	8.70%
一級資本充足率	Tier 1 capital ratio	9.99%
總資本充足率	Total capital ratio	12.54%

其資本充足率信息請登入如下連結參考：
https://www.xib.com.cn/xib/gygx/tzzgx/jgzb/index.shtml

For information on its capital adequacy ratio, please visit the following link for reference: https://www.xib.com.cn/xib/gygx/tzzgx/jgzb/index.shtml

11. 信用風險 Credit Risk

1. 貸款及墊款按地區分佈情況 1. Geographical analysis of loans and advances

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

地區	Region	貸款及墊款[1] Loan and advances	已減值貸款及墊款 Impaired loans and advances	預期信用損失 Expected credit loss 階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	37,794,627	681,243	81,156	110,620	211,870
香港	Hong Kong	12,688,594	1,429,982	29,391	99,689	557,216
中國內地	Mainland China	64,002,736	1,369,646	134,720	107,562	877,535
其他地區	Others	2,416,911	2,519	8,072	-	2,500
合計	Total	116,902,868	3,483,390	253,339	317,871	1,649,121

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

地區	Region	貸款及墊款 Loan and advances 政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	合計 Total
澳門	Macao	-	6,425	37,788,202	37,794,627
香港	Hong Kong	-	1,449,695	11,238,899	12,688,594
中國內地	Mainland China	-	3,482,919	60,519,817	64,002,736
其他地區	Others	-	226,592	2,190,319	2,416,911
合計	Total	-	5,165,631	111,737,237	116,902,868

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

11. 信用風險-續 Credit Risk - continued

2. 債券投資按地區分佈情況 2. Geographical analysis of debt securities

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

			預期信用損失 Expected credit loss		
		債務證券[2] Debt securities	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3
澳門	Macao	-	-	-	-
香港	Hong Kong	6,978,908	988	-	23,307
中國內地	Mainland China	15,073,739	982	-	-
其他地區	Others	45,141,664	7,183	-	119,781
合計	Total	67,194,311	9,153	-	143,088

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

		債務證券 Debt securities			
地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	合計 Total
澳門	Macao	-	-	-	-
香港	Hong Kong	1,971,857	-	5,007,051	6,978,908
中國內地	Mainland China	2,599,501	9,751,887	2,722,351	15,073,739
其他地區	Others	13,024,298	12,788,627	19,328,739	45,141,664
合計	Total	17,595,656	22,540,514	27,058,141	67,194,311

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

11. 信用風險-續 Credit Risk - continued

3. 金融衍生工具按地區分佈情況 3. Geographical analysis of financial derivatives

二零二六年六月三十日
30 June 2026

		澳門幣千元 MOP'000
澳門	Macao	-
香港	Hong Kong	21,757,406
中國內地	Mainland China	1,804,211
其他地區	Others	-
合計	Total	23,561,617

二零二六年六月三十日
30 June 2026

地區	Region	政府、公營機構 Government or Public Sector	金融機構 Financial Institution	其他 Others	澳門幣千元 MOP'000 合計 Total
澳門	Macao	-	-	-	-
香港	Hong Kong	-	21,222,896	534,510	21,757,406
中國內地	Mainland China	-	-	1,804,211	1,804,211
其他地區	Others	-	-	-	-
合計	Total	-	21,222,896	2,338,721	23,561,617

11. 信用風險-續 Credit Risk - continued

4. 貸款及墊款按行業分佈情況 4. Loans and advances by industry distribution

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

				預期信用損失 Expected credit loss			
		貸款及墊款 Loan and advances	已減值貸款及墊款 Impaired loans and advances	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	本年核銷 Charge off
漁農業	Agriculture and fisheries	97,783	-	275	-	-	-
採礦工業	Mining industries	406,927	-	420	-	-	-
製造業	Manufacturing industries	8,400,856	236,742	47,391	19,381	177,954	-
電力、燃氣及供水	Electricity, gas and water	1,421,889	-	2,190	25,827	-	-
建設與公共工程	Construction and public works	9,661,614	2,689,963	21,141	95,972	1,307,987	-
批發與零售業	Wholesale and retail	13,971,566	44,075	34,379	999	23,491	-
酒店餐飲及相關行業	Restaurants, hotels, and related activities	1,880,396	-	801	58,088	-	-
交通、倉儲及通訊	Transport, warehouse and communication	656,656	-	1,139	-	-	-
非貨幣金融機構	Non-monetary financial institutions	5,165,631	9,428	6,985	69,610	8,745	-
博彩業	Gaming	-	-	-	-	-	-
展覽和會議	Exhibition and conference	-	-	-	-	-	-
教育	Education	57,708	-	36	-	-	-
資訊科技	Information technology	538,852	302	711	-	303	-
其他行業	Other industries	46,670,045	171,158	133,312	29,260	66,817	-
個人貸款	Personal loans	27,972,945	331,722	4,559	18,734	63,824	162
合計	Total	116,902,868	3,483,390	253,339	317,871	1,649,121	162

11. 信用風險-續 Credit Risk - continued

5. 逾期資產分析 5. Analysis of past due exposures

二零二六年六月三十日

30 June 2026

					澳門幣千元 MOP'000
		超過三個月但未超過六個月 Past due for more than 3 months but less than or equal to 6 months	超過六個月但未超過一年 Past due for more than 6 months but less than or equal to 1 year	超過一年 Past due for more than 1 year	佔比 Percentage of past due loans and advances to total loans and advances
非銀行客戶貸款及墊款	Loan and advances to non-bank customers	52,700	127,601	3,227,413	2.91%

截至二零二六年六月三十日，本行逾期超過三個月非銀行客戶貸款及墊款的抵押物價值為 1,240,399,172 元澳門幣，預期信用損失撥備為 1,642,512,982 元澳門幣。

As at 30 June 2026, The Bank's collateral value for loans and advances to non-bank customers overdue for more than three months was MOP 1,240,399,172. The ECL loans allowances made MOP1,642,512,982.

二零二六年六月三十日

30 June 2026

				澳門幣千元 MOP'000
		超過三個月但未超過六個月 Past due for more than 3 months but less than or equal to 6 months	超過六個月但未超過一年 Past due for more than 6 months but less than or equal to 1 year	超過一年 Past due for more than 1 year
證券投資	Investment in securities	-	-	6,481

截至二零二六年六月三十日，本行無逾期銀行同業放款。

As of June 30 2026, the Bank had no loans and advances to bank that have been past due.

11. 信用風險-續 Credit Risk - continued

6. 信用品質分析

6. Credit quality analysis under regulatory asset classification

(a) 貸款及墊款

(a) Loan and advances

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

		賬面餘額 Amount	擔保物價值 Collateral value	預期信用損失 Expected credit Loss 階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
正常	Pass	108,903,150	52,135,567	253,339	4,392	-	257,731
關注	Special Mention	4,516,328	3,678,961	-	313,479	-	313,479
次級	Substandard	53,537	51,752	-	-	6,554	6,554
可疑	Doubtful	135,527	34,989	-	-	59,222	59,222
損失	Loss	3,294,326	1,168,959	-	-	1,583,345	1,583,345
		116,902,868	57,070,228	253,339	317,871	1,649,121	2,220,331

(b) 存放銀行同業及其他金融機構

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

二零二六年六月三十日
30 June2026

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss 階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
正常	Pass	10,484,083		3,032	-	-	3,032
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		10,484,083		3,032	-	-	3,032

11. 信用風險-續 Credit Risk - continued

6. 信用品質分析-續 6. Credit quality analysis under regulatory asset classification - continued

(c) 以攤銷成本計量的證券投資 (c) Debt securities at amortised cost

二零二六年六月三十日
30 June2026

澳門幣千元
MOP'000

				預期信用損失 Expected credit Loss			
		賬面餘額 Amounts	擔保物價值 Collateral value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
正常	Pass	22,757,630	-	3,743	-	-	3,743
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	-	-	-	-	-	-
		22,757,630	-	3,743	-	-	3,743

(d) 以公允價值計量且其變動計入其他綜合收益的證券投資 (d) Debt securities at FVOCI

二零二六年六月三十日
30 June2026

澳門幣千元
MOP'000

				預期信用損失 Expected credit Loss			
		賬面餘額 Amount	擔保物價值 Collateral value	階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
正常	Pass	43,782,363	-	5,410	-	-	5,410
關注	Special Mention	-	-	-	-	-	-
次級	Substandard	-	-	-	-	-	-
可疑	Doubtful	-	-	-	-	-	-
損失	Loss	23,445	-	-	-	143,088	143,088
		43,805,808	-	5,410	-	143,088	148,498

11. 信用風險-續 Credit Risk - continued

6. 信用品質分析-續

6. Credit quality analysis under regulatory asset classification - continued

(e) 其他金融資產的信用品質[3]

(e) Other financial assets

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

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

(f) 票據貼現

(f) Trade bills

二零二六年六月三十日
30 June 2026

澳門幣千元
MOP'000

		賬面餘額 Amounts	擔保物價值 Collateral value	預期信用損失 Expected credit Loss 階段一 Stage 1	階段二 Stage 2	階段三 Stage 3	總計 Total
正常	Pass	369,214	-	66	-	-	66
關注	Special Mention	-	-	-	-	-	-
次級或以下	Substandard or below	-	-	-	-	-	-
		369,214	-	66	-	-	66

[3] 不含以公允價值計量且其變動計入損益的證券投資 Exclude investment securities measured at FVTPL

12. 市場風險 Market Risk

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

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

本行截至二零二六年六月三十日的市場風險資本要求如下：

As at 30 June 2026, the Bank's capital requirement for market risk were as follows:

		澳門幣千元 MOP'000
資本要求	**Capital requirements**	
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt derivatives	1,002
債券、與債券相關的衍生工具及利率風險的一般市場風險	General market risk of debt securities, debt derivatives and interest rate exposures	113,403
股權風險	Equity exposures	-
外匯風險	Foreign exchange exposures	74,189
商品風險	Commodities exposures	42

13. 利率風險 Interest Rate Risk

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

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

下表根據澳門金融管理局所頒佈之《利率風險管理指引》，顯示本行的主要幣別在不同時段對本銀行經濟價值的淨影響，以假設200基點的平行式波動再乘以特定的權數。在收益率曲線平行上移 50 基點情況下，2026 年上半年下述主要貨幣的整體淨利息收入影響為 -MOP31,169,335，在收益率曲線平行下移 50 基點情況下，影響為MOP31,169,335。

The following table demonstrates the net impact to the economic value of the Bank with an assumed parallel shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies in accordance with the Guideline of Management of Interest Rate Risk issued by AMCM,. In a parallel shift up of 50 basis points of yield curve, the overall impact on net interest income of following currencies is -MOP31,169,335 in 30 June 2026. In a parallel shift down of 50 basis points of yield curve, the overall impact is MOP31,169,335.

二零二六年六月三十日
30 June 2026

		澳門幣千元 MOP'000
貨幣	**Currencies**	
港元	HKD	186,630
人民幣	RMB	929,183
澳門元	MOP	182,016
美元	USD	2,144,828

經濟價值對自有資金影響為16.20%。

Impact on economic value as 16.20% of own fund.

14. 匯率風險 Currency Risk

匯率風險是指銀行的外匯頭寸受到外匯市場匯價波動的影響所造成的損失風險。本行每年均根據政策要求通過管理層和專業委員會評定外匯自營業務的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。

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 for proprietary foreign exchange activities 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.

本行業務幣種主要以美元、港元和澳門元為主，在聯繫匯率機制下，匯率波動風險影響相對可控，而隨著本行內地分、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。

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

14. 匯率風險-續 Currency Risk - continued

本行截至二零二六年六月三十日的澳門元以外其他貨幣的長/(短)倉淨額情況如下：

As at 30 June 2026, the Bank's net long/(short) positions in currencies other than MOP were as follows:

		澳門幣千元 MOP'000
貨幣	**Currencies**	
港元	HKD	(7,850,371)
美元	USD	6,112,920
人民幣	RMB	(918,641)
其他貨幣	Other currencies	18,155

按貨幣分類並高於或等於外匯風險總額10%之分析如下：

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

		澳門幣千元 MOP'000
港元	**HKD**	
現貨資產	Spot assets	30,674,516
現貨負債	Spot liabilities	(47,502,707)
遠期買入	Forward purchases	18,374,249
遠期賣出	Forward sales	(9,396,429)
港元長/(短)倉淨額	Net long/(short) position in HKD	(7,850,371)

		澳門幣千元 MOP'000
美元	**USD**	
現貨資產	Spot assets	66,992,829
現貨負債	Spot liabilities	(50,448,512)
遠期買入	Forward purchases	3,050,551
遠期賣出	Forward sales	(13,481,948)
美元長/(短)倉淨額	Net long/(short) position in USD	6,112,920

15. 流動性風險 Liquidity Risk

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

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

如下根據 AMCM 的相關規定，本行對截至二零二六年六月三十日的流動性各項指標進行監控：

The Bank monitors the liquidity indicators pursuant to AMCM's regulations, with details as at 30 June 2026 as follows:

1) 平均流動性(本澳口徑)

1) Average liquidity (Macao office only)

		澳門幣千元 MOP'000
每週平均持有可動用現金最低要求	Minimum weekly demand of cash in hand	2,139,818
每週平均持有之可動用現金結餘	Average weekly balance of cash in hand	2,889,554

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

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

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

2) 平均流動性比率(本澳口徑) **2) Average liquidity ratio (Macao office only)**

		澳門幣千元 MOP'000
平均一個月流動性比率[4]	Average of one-month liquidity ratio	44.17%
平均三個月流動性比率[5]	Average of three-month liquidity ratio	40.47%

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

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

3) 平均流動性覆蓋比率(本澳口徑) **3) Average LCR ratio (Macao office only)**

		澳門幣千元 MOP'000
平均流動性覆蓋比率[6]	Average of liquidity coverage ratio	199.80%

平均流動性覆蓋比率是根據澳門金融管理局的規定以每月流動性覆蓋比率平均計算。

The average liquid coverage ratio is calculated as the average of the liquid coverage ratio of each month according to the regulation of Monetary Authority of Macao.

4) 平均穩定資金淨額比率(本澳口徑) **3) Average NSFR ratio (Macao office only)**

		澳門幣千元 MOP'000
平均穩定資金淨額比率[7]	Average of the net stable funding ratio	109.00%

平均穩定資金淨額比率是根據澳門金融管理局的規定以每季度穩定資金淨額比率平均計算。

[4] 一個月流動性比率的最低監管要求為 28%。 The minimum regulatory requirement for the one-month liquidity ratio is 28%.
[5]三個月流動性比率的最低監管要求為 33%。 The minimum regulatory requirement for the three-month liquidity ratio is 33%.
[6] 2026 年流動性覆蓋比率的最低監管要求為 60%。 The minimum regulatory requirement for LCR ratio in 2026 is 60%.
[7] 2026 年穩定資金淨額比率的最低監管要求為 60%。 The minimum regulatory requirement for NSFR ratio in 2026 is 60%.

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

5) 本行的主要資產與負債於資產負債表日根據相關剩餘到期日的分析

5) Maturity analysis on assets and liabilities

二零二六年六月三十日

30 June 2026

澳門幣千元
MOP'000

		即期 On demand	一個月內 Within 1 month	一個月至三個月 1 month to 3 months	三個月至一年 3 months to 1 year	一年至三年 1 year to 3 years	三年以上 Over 3 years	無固定期限 Indefinite period	合計 Total
資產	**Assets**								
客戶貸款和墊款	Loan and advances to customers	-	4,268,292	8,031,754	46,061,093	28,579,297	25,751,477	1,990,624	114,682,537
現金及存放銀行同業	Cash and balances with banks	9,048,165	90,398	-	83,033	-	-	-	9,221,596
存放本地監管機構之存款	Deposits with local regulatory authority	1,045,410	-	-	-	-	-	1,474,645	2,520,055
存放中國大陸中央銀行	Deposits with the central bank in Mainland of China	2,880,623	-	-	-	-	-	2,873,984	5,754,607
拆出資金	Placements with banks and other financial institutions	-	976,091	178,249	358,812	-	-	-	1,513,152
持有同業存單	Certificates of deposit held	-	-	-	4,477,659	-	-	-	4,477,659
AMCM 發行證券	Treasury bills issued by AMCM	-	1,998,777	398,650	-	-	-	-	2,397,427
其他證券	Other securities	2,127,133	3,346,001	3,382,547	7,865,414	13,043,581	42,463,079	96,709	72,324,464
負債	**Liabilities**								
銀行同業及其他金融機構之存款	Deposits and balances of banks and financial institutions	1,355	3,646,184	1,293,418	3,150,201	-	-	-	8,091,158
賣出回購金融資產	Repurchase agreements	-	6,022,788	878,628	3,596,254	2,160,260	9,955,050	-	22,612,980
公共機構存款	Deposits from public sector entities	1,419	4,009,936	5,136,689	11,470,000	-	-	-	20,618,044
控股及附屬公司存款	Deposits from holdings and associated companies	22,101	785	-	-	-	-	-	22,886
非銀行類客戶存款	Deposits from non-bank customers	38,217,456	23,467,990	41,671,592	31,456,310	395,091	-	-	135,208,439
發行債券	Debt securities issued	-	-	-	24,085	6,283,217	-	-	6,307,302
發行同業存單	Certificate of deposits issued	-	1,364,307	2,223,854	1,002,653	-	-	-	4,590,814

16. 其他資訊 Other Information

於二零二六年六月三十日，已轉讓但未終止確認的金融資產及相關負債情況如下：以攤餘成本計量的債權投資和以公允價值計量且其變動計入其他全面收益的債權投資轉讓資產的賬面價值合計金額為 26,520,302,976 澳門幣 (二零二五年十二月三十一日： 20,943,144,111 澳門幣)，相關負債的賬面價值為 23,443,952,943 澳門幣(二零二五年十二月三十一日： 19,351,354,994 澳門幣)。

The carrying amount of the above mentioned financial assets sold by the Bank under agreements to repurchase as at 30 June 2026 that did not qualify for derecognition is MOP 26,520,302,976 (31 December 2025: MOP20,943,144,111) of debt instruments at FVOCI and investments in debt instruments at amortised cost totally. The Carrying amount of associated financial liabilities is MOP 23,443,952,943 (31 December 2025 MOP19,351,354,994).

17. 說明 Notes

於目錄中除第 1 項的 2025 年末財務狀況表為外部審計師經審計項目，其餘各項目均未經外部核數師審計；如無特別說明，上述所有數據均取自二零二六年六月三十日。

Except for the Statement of Financial Position as at 31 December 2025 in Items 1, which has been audited by external auditors, all other items in the contents are unaudited by external auditors. All the above data are taken from those as at 30 June 2026 unless stated otherwise.

完
END