

**BANCO COMERCIAL DE MACAU, S. A.**

澳門商業銀行股份有限公司

**DISCLOSURE OF FINANCIAL INFORMATION**

**FOR THE SIX MONTHS ENDED 30 JUNE 2015**

截至二零一五年六月三十日止六個月

財務訊息披露

The Disclosure of Financial Information of Banco Comercial de Macau, S.A. (the “Bank”) for the six months ended 30 June 2015 (unaudited) has been prepared in accordance with the requirements of the “Guideline on Disclosure of Financial Information” issued by the Monetary Authority of Macao (the “AMCM”) on 16 November 2012.

澳門商業銀行股份有限公司（「本銀行」）截至二零一五年六月三十日止六個月之財務訊息披露（未經審核）是按照澳門金融管理局（「金管局」）於二零一二年十一月十六日所頒佈之〈財務訊息披露指引〉而編製。

**1. Income Statement and Balance Sheet 收益表及資產負債表**

**1.1 Income Statement for the six months ended 30 June**  
截至六月三十日止六個月收益表

		2015	2014
Interest income	利息收入	253,582	223,817
Interest expense	利息支出	<u>(91,483)</u>	<u>(77,809)</u>
<b>Net interest income</b>	<b>淨利息收入</b>	<b>162,099</b>	146,008
Fee and commission income	服務費及佣金收入	53,457	54,425
Fee and commission expense	服務費及佣金支出	<u>(28,342)</u>	<u>(30,811)</u>
<b>Net fee and commission income</b>	<b>淨服務費及佣金收入</b>	<b>25,115</b>	23,614
Dividend income	股息收入	911	892
Net trading income	淨買賣收入	11,642	6,616
Other operating income	其他營運收入	4,361	3,950
<b>Operating income</b>	<b>營運收入</b>	<u><b>204,128</b></u>	<u>181,080</u>
<b>Operating expenses</b>	<b>營運支出</b>	<u><b>(88,533)</b></u>	<u>(83,954)</u>
<b>Operating profit before bad debt provisions</b>	<b>扣除撥備前營運溢利</b>	<u><b>115,595</b></u>	<u>97,126</u>
Gain on disposal of fixed assets	出售固定資產的收益	11	-
Impairment loss on loans and advances to customers	客戶貸款及墊款的減值損失	<b>(4,337)</b>	(7,838)
Recoveries of loans and interest previously written off	收回早前沖銷的貸款及利息	<u>1,711</u>	<u>1,071</u>
<b>Profit before income tax</b>	<b>除稅前溢利</b>	<b>112,980</b>	90,359
Income tax expense	稅務支出	<b>(13,558)</b>	(10,843)
<b>Profit for the period</b>	<b>期間溢利</b>	<u><b>99,422</b></u>	<u>79,516</u>
<b>Attributable to:</b>	<b>應佔：</b>		
Equity holders of the Bank	本銀行股東權益	<u><b>99,422</b></u>	<u>79,516</u>

**1.2 Balance sheet 資產負債表**

		<b>30 Jun 2015</b>	31 Dec 2014
		2015 年	2014 年
		6 月 30 日	12 月 31 日
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及在銀行的結餘	<b>384,325</b>	353,582
Balance with AMCM	在 AMCM 的結餘	<b>267,191</b>	262,936
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	<b>808,420</b>	948,112
Placements with and advances to banks maturing within 12 months	於 12 個月內到期的銀行存款、貸款及墊款	<b>988,632</b>	889,558
Loans and advances to customers	客戶貸款及墊款	<b>11,745,409</b>	11,513,488
Investment securities - Designated at FVTPL	證券投資－以公平值計量且其變動計入損益	<b>14,726</b>	10,115
Investment securities - Available-for-sale	證券投資－可供出售	<b>204,663</b>	245,336
Investment securities - Held-to-maturity	證券投資－持至到期	<b>2,707,220</b>	2,658,405
Other investments	其他投資	<b>37,788</b>	37,943
Intangible assets	無形資產	<b>5,812</b>	6,019
Premises and other fixed assets	行產及其他固定資產	<b>91,679</b>	95,064
Other assets	其他資產	<b>30,329</b>	26,806
<b>Total assets</b>	<b>總資產</b>	<b>17,286,194</b>	17,047,364
<b>Liabilities</b>	<b>負債</b>		
Balances and deposits from banks maturing within 12 months	於 12 個月內到期的銀行結餘和存款	<b>122,493</b>	272,246
Deposits from customers	客戶存款	<b>15,539,602</b>	15,276,055
Certificates of deposit issued	已發行的存款證	-	-
Other liabilities	其他負債	<b>66,512</b>	55,125
Current income tax liabilities	即期稅項負債	<b>36,948</b>	23,945
Deferred income tax liabilities	遞延稅項負債	<b>1,195</b>	593
Provisions	準備	<b>192</b>	123
<b>Total liabilities</b>	<b>總負債</b>	<b>15,766,942</b>	15,628,087
<b>Equity</b>	<b>股東權益</b>		
Share capital	股本	<b>225,000</b>	225,000
Share premium	發行溢價	<b>50,000</b>	50,000
Legal reserve	法定儲備	<b>216,102</b>	200,042
Available-for-sale investment revaluation reserve	可供出售證券的投資重估儲備	<b>20,118</b>	19,766
Retained earnings	盈餘	<b>1,008,032</b>	924,469
<b>Total equity</b>	<b>股東權益總額</b>	<b>1,519,252</b>	1,419,277
<b>Total liabilities and equity</b>	<b>總負債及股東權益總額</b>	<b>17,286,194</b>	17,047,364

**2. CASH FLOW STATEMENT 現金流量結算表**

FOR THE SIX MONTHS ENDED 30 JUNE 截至六月三十日止六個月

		2015	2014
<b>Cash flows from operating activities</b>	<b>經營活動之現金流量</b>		
Interest income received	已收利息收入	233,109	240,570
Interest expense paid	已付利息支出	(87,709)	(72,025)
Dividends received	已收股息	911	892
Net fee and commission income received	已收淨服務費及佣金收入	25,759	30,677
Net trading income received	已收淨買賣收入	51,067	(1,260)
Recoveries of loans and interest previously written off	收回已於之前沖銷之貸款及利息	1,711	1,071
Other operating income received	已收其他營運收入	4,346	3,950
Other operating expenses paid	已付其他營運支出	(86,205)	(75,606)
<b>Net cash flows from operating activities before changes in operating assets and operating liabilities</b>	<b>營運資產及負債變動前之經營活動現金流入淨額</b>	<b>142,989</b>	<b>128,269</b>
<b>Changes in operating assets and operating liabilities</b>	<b>營運資產及負債之變動</b>		
Net (increase)/decrease in AMCM monetary bills with original maturity original maturity of more than 3 months and balance with AMCM	原到期日超過 3 個月之 AMCM 金融票據及在 AMCM 結餘的(增加)/減少淨額	(189,181)	215,786
Net decrease/(increase) in placements with and loans and advances to banks with original maturity of more than 3 months	原到期日超過 3 個月之在銀行的存款、貸款及墊款的減少/(增加)淨額	19,250	(437,360)
Net increase in loans and advances to customers	客戶貸款及墊款的增加淨額	(228,422)	(566,787)
Net decrease/(increase) in other operating assets	營運資產的減少/(增加)淨額	655	(13,559)
Net (decrease)/increase in balances and deposits from banks	銀行結餘和存款的(減少)/增加淨額	(149,079)	(311,152)
Net increase in deposits from customers and certificates of deposit issued	客戶存款及已發行的存款證的增加淨額	258,888	861,722
Net increase/(decrease) in other operating liabilities	其他營運負債的增加(減少)淨額	10,238	(14,368)
<b>Net cash flows from operating assets and operating Liabilities</b>	<b>營運資產及負債之現金流入淨額</b>	<b>(277,651)</b>	<b>(265,718)</b>
<b>Cash flows from investing activities</b>	<b>投資活動之現金流量</b>		
Purchase of intangible assets	購置無形資產	(823)	(3,844)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(2,115)	(2,778)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	14	-
Purchase of held-to-maturity investments	購置持至到期投資	(308,817)	(128,261)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	269,950	1,115,458
<b>Net cash flows used in investing activities</b>	<b>投資活動所用現金淨額</b>	<b>(41,791)</b>	<b>980,575</b>
<b>Net cash flows from financing activities</b>	<b>融資活動流入現金淨額</b>	-	-
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>現金及等同現金項目增加/(減少)淨額</b>	<b>(176,453)</b>	<b>843,126</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>年初現金及等同現金項目</b>	<b>1,575,319</b>	<b>1,662,549</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>期末現金及等同現金項目</b>	<b>1,398,866</b>	<b>2,505,675</b>

2. CASH FLOW STATEMENT (CONTINUED) 現金流量結算表 (續)

FOR THE SIX MONTHS ENDED 30 JUNE 截至六月三十日止六個月

	2015	2014
<b>Cash and cash equivalents comprise:</b>		
Cash and balances with banks	304,176	356,435
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	1,094,690	2,149,240
<b>Total cash and cash equivalents as at 30 June</b>	<b>1,398,866</b>	<b>2,505,675</b>

3. OFF-BALANCE SHEET EXPOSURES 資產負債外之風險

The contract amounts of the Bank's off-balance sheet financial instruments that commit it to extend credit to customers are as follows:

本銀行資產負債表外承擔授信予客戶之金融工具合約金額如下：

		30 Jun 2015 2015 年 6月30日	31 Dec 2014 2014 年 12月31日
Direct credit substitutes	直接信貸代替品	335,929	303,699
Trade related contingencies	與貿易相關之或然項目	101,296	72,118
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於一年	875,449	713,847
- 1 year and over	- 一年及以上	651,611	895,326
Forward forward deposits placed	遠期存款	76,048	172,927
		<u>2,040,333</u>	<u>2,157,917</u>

**4. DERIVATIVES TRANSACTIONS 衍生工具交易**

**4.1 The contract amounts of the Bank's outstanding derivative contracts are as follows:**

本銀行未到期衍生工具合約之金額如下：

		<b>30 Jun 2015</b> 2015 年 6 月 30 日	31 Dec 2014 2014 年 12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	<b>107,701</b>	194,971
- Currency forward sold	- 遠期外匯出售	<b>(105,182)</b>	(193,436)
Net currency forward position	遠期外匯淨額	<b>2,519</b>	1,535
Interest rate derivatives	利率衍生工具		
- Interest rate swaps	- 利率掉期	<b>137,784</b>	140,782
Currency options purchased	外匯期權購入	<b>136,249</b>	275,832
Currency options written	外匯期權沽出	<b>(136,249)</b>	(275,832)

**4.2 The credit risk weighted amounts of the Bank's off-balance sheet exposures calculated in accordance with Notice No. 013/93-AMCM that the Bank entered into, are as follows:**

根據〈澳門金融管理局第 013/93-AMCM 號通告〉計算之本銀行資產負債表外項目的信貸風險加權數額，呈列如下：

		<b>30 Jun 2015</b> 2015 年 6 月 30 日	31 Dec 2014 2014 年 12 月 31 日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	<b>1,518</b>	3,257
- Interest rate contracts	- 利率合約	<b>276</b>	563
		<b>1,794</b>	3,820

**5. RELATED PARTY TRANSACTIONS 有關連人士之交易**

The following transactions were carried out with direct and indirect related parties:

與直接及間接有關連人士之交易如下：

**5.1 Transactions with the holding company and fellow subsidiaries 與控股公司及同系附屬公司的交易**

The Bank entered into various transactions with the holding company and fellow subsidiaries on normal commercial terms.

本銀行按一般商業條款，與控股公司及同系附屬公司進行各項交易。

**Immediate holding company 直接控股公司**

Balance as at 結餘於		<b>30 Jun 2015</b> 2015 年 6 月 30 日	31 Dec 2014 2014 年 12 月 31 日
<b>Balances and placements with and loans and advances to banks</b>	在銀行的結餘和存款及貸款和墊款	<b>1,019,413</b>	910,138
<b>Investment securities - Held-to-maturity</b>	證券投資－持至到期	<b>104,481</b>	103,736
<b>Balances and deposits from banks</b>	銀行的結餘及存款	<b>122,255</b>	272,142
<b>Payables or deferred income</b>	應付或遞延收入		
Interest on interest rate swaps	利率掉期之利息	<b>1,584</b>	1,647
Management fee	管理費	<b>7,028</b>	2,566
Other payables or deferred income	其他應付或遞延收入	<b>356</b>	1,272
<b>Off-balance sheet items</b>	資產負債表外的項目		
Interest rate swaps	利率掉期	<b>137,784</b>	140,782
		<b>2015</b>	2014
<b>Income</b>	收入		
Interest on balances and placements with and loans and advances to banks	在銀行的結餘和存款及貸款和墊款之利息	<b>10,478</b>	7,246
Interest on investment securities - Held-to-maturity	證券投資－持至到期之利息	<b>741</b>	2,057
Other operating income or management fee	其他營運收入或管理費	<b>85</b>	6
<b>Expenses</b>	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	<b>371</b>	1,585
Interest on interest rate swaps (net)	利率掉期之淨利息	<b>3,293</b>	3,420



5. RELATED PARTY TRANSACTIONS (CONTINUED) 有關連人士之交易 (續)

5.1 Transactions with the holding company and fellow subsidiaries (Continued)  
與控股公司及同系附屬公司的交易 (續)

Fellow subsidiaries 同系附屬公司

Balance as at 結餘於		30 Jun 2015 2015 年 6月30日	31 Dec 2014 2014 年 12月31日
<b>Loans and advances to non-bank customers</b>	<b>非銀行類客戶貸款及墊款</b>	<b>7,888</b>	8,230
<b>Receivables or prepaid expenses</b>	<b>應收款項或預付費用</b>		
Other receivables or prepaid expenses	其他應收款項或預付費用	436	977
<b>Liabilities</b>	<b>負債</b>		
Deposits from customers	客戶存款	<u>547,445</u>	<u>654,877</u>
For the six months ended 30 June 截至六月三十日止六個月		<b>2015</b>	2014
<b>Income</b>	<b>收入</b>		
Interest on loans and advances to non-bank customers	非銀行類客戶貸款和墊款之利息	101	109
Other operating income	其他營運收入	5,782	5,441
<b>Expenses</b>	<b>支出</b>		
Interest on deposits from customers	客戶存款之利息	3,732	3,167
Other operating expenses	其他營運支出	<u>1,568</u>	<u>1,706</u>

5.2 Key management personnel 主要管理人員

The Bank provides credit facilities to, and takes deposits from the Bank's key management personnel, their close family members and entities controlled by them. These transactions were provided in the ordinary course of business and at the same terms with other employees. The following balances were outstanding:

本銀行向其主要管理人員，其近親或彼等所控制的企業提供信貸額及收取存款。此等交易乃於正常業務過程中以與其他員工之相同條款提供。未償還之結餘如下：

		30 Jun 2015 2015 年 6月30日	31 Dec 2014 2014 年 12月31日
Loans and advances	貸款及墊款	8	5
Deposit	存款	10,287	13,603
Undrawn commitments	未取用之貸款承諾	442	445
Guarantee	擔保	-	-

**6. CAPITAL 資本**

The capital base of the Bank after deduction and the capital adequacy ratio calculated in accordance with Notice No. 012/93-AMCM and Notice No. 002/2011-AMCM respectively are as follows:

本銀行扣減項目後的資本基礎及資本充足比率是分別根據〈澳門金融管理局第012/93-AMCM號通告〉及〈澳門金融管理局第002/2011-AMCM號通告〉計算，呈列如下：

		<b>30 Jun 2015</b> 2015 年 6月30日	31 Dec 2015 2015 年 12月31日
<b>Core capital</b>	<b>核心資本</b>		
Paid-up share capital	已繳資本	<b>225,000</b>	225,000
Share premium	發行溢價	<b>50,000</b>	50,000
Legal, statutory and other reserves	法定儲備、公司章程規定之儲備及 其他儲備	<b>1,122,875</b>	962,299
Total core capital	核心資本總額	<b><u>1,397,875</u></b>	<u>1,237,299</u>
<b>Supplementary capital</b>	<b>附加資本</b>		
Latent reserves on revaluation of securities	對證券重估所生之增值儲備	<b>10,288</b>	10,107
General provision	一般撥備	<b>122,355</b>	119,568
Total supplementary capital	附加資本總額	<b><u>132,643</u></b>	<u>129,675</u>
<b>Other deduction</b>	<b>其他扣減項目</b>	<u>-</u>	<u>-</u>
<b>Own funds after deduction</b>	<b>扣減項目後的自有資金</b>	<b><u>1,530,518</u></b>	<u>1,366,974</u>
<b>Capital Adequacy Ratio</b>	<b>資本充足比率</b>	<b><u>13.2%</u></b>	<u>12.1%</u>

**6. CAPITAL (CONTINUED) 資本 (續)**

The following capital adequacy ratios represent the consolidated position of the immediate holding company, Dah Sing Bank, Limited (covering the Bank and Dah Sing Bank (China) Limited), as at 30 June 2015 and 31 December 2014 computed on Basel III basis with reference to the Banking (Capital) Rules of the Hong Kong Banking Ordinance. These capital adequacy ratios have taken into account market risk and operational risk.

如下所示於二零一五年六月三十日及二零一四年十二月三十一日之資本充足比率乃直接控股公司，即大新銀行有限公司的綜合狀況（包括本銀行及大新銀行（中國）有限公司），參考香港銀行法例的〈銀行業（資本）規則〉的巴塞爾準則III之基礎所計算的合併比率。此資本充足比率的計算已考慮到市場風險和操作風險。

		<b>30 Jun 2015</b> 2015 年 6 月 30 日	<b>31 Dec 2014</b> 2014 年 12 月 31 日
<b>Capital adequacy ratio</b>	<b>資本充足比率</b>	<b>16.2%</b>	<b>16.3%</b>

**7. CREDIT RISK 信貸風險**

**7.1 Geographic distribution of exposures 風險區域分類**

The following table analyses gross advances to customers, investment in debt securities and derivative financial instruments by geographical area.

下表分析本銀行之客戶貸款總額、債務證券投資、衍生金融工具，以區域分類。

As at 30 June 2015

於二零一五年六月三十日

		Gross advances to customers 未償還客戶貸款	Investment in debt securities 債務證券投資	Derivative financial instruments 衍生金融工具
Macau	澳門	11,550,923	808,420	7,377
Hong Kong	香港	124,769	1,189,542	238,108
China	中國	25,031	1,220,937	-
Others	其他	182,590	495,523	-
		<u>11,883,313</u>	<u>3,714,422</u>	<u>245,485</u>

As at 31 December 2014

於二零一四年十二月三十一日

		Gross advances to customers 未償還客戶貸款	Investment in debt securities 債務證券投資	Derivative financial instruments 衍生金融工具
Macau	澳門	11,159,842	948,112	35,047
Hong Kong	香港	265,768	1,307,443	300,706
China	中國	37,863	1,008,557	-
Others	其他	186,970	577,929	-
		<u>11,650,443</u>	<u>3,842,041</u>	<u>335,753</u>

Note : Derivative financial instruments are shown in notional amount.

註：衍生金融工具是以名義金額呈列。

**7. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**7.2 Industry distribution of exposures 風險行業分類**

Gross advances to customers by industry distribution classified according to the purpose of the loans.

按行業分類之客戶貸款總額，以貸款目的分類。

		<b>30 Jun 2015</b>	31 Dec 2014
		<b>2015 年</b>	2014 年
		6 月 30 日	12 月 31 日
Manufacturing	製造業	<b>40,973</b>	35,916
Electricity, gas and water	電、燃氣及水	-	-
Construction and public works	建築及公共工程	<b>997,215</b>	736,918
Trade (wholesale and retail)	貿易 (批發及零售業)	<b>546,973</b>	553,885
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	<b>217,234</b>	213,305
Transport, warehouse and communications	運輸、倉儲及通訊	<b>13,239</b>	14,892
Individuals for house purchases	個人房屋購買	<b>5,276,688</b>	5,241,466
Individuals for other purposes	個人其他目的	<b>2,473,638</b>	2,358,971
Others	其他	<b>2,317,353</b>	2,495,090
		<b><u>11,883,313</u></b>	<b><u>11,650,443</u></b>

**7. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**7.3 Maturity analysis on assets and liabilities 資產及負債之到期日分析**

The following table analyses the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the end of the reporting period to the contractual maturity date or, where applicable, the earliest callable date.

下表分析本銀行按報告期末至有關合約到期日或最早可贖回日（如適用）之剩餘時間分類的資產及負債。

As at 30 June 2015

於二零一五年六月三十日

		Repayable on demand	Up to 1 month	3 months or less but over 1 month	Over 3 months to 1 year	Over 1 year	Indefinite	Total
		即期償還	一個月 或以下	一個月以 上但三個 月或以下	三個月以 上至一年	一年以上	無註明 日期	合計
<b>Assets</b>	<b>資產</b>							
Loans and advances to customers	客戶貸款及墊款	638,720	163,825	278,389	1,533,871	9,241,585	26,923	11,883,313
Cash and balances with banks	現金及在銀行的結餘	384,324	-	-	-	-	-	384,324
Certificates of deposit held	持有的存款證	-	308,983	1,273,926	501,708	103,000	-	2,187,617
Securities issued by AMCM	AMCM 所發行的證券	-	-	439,850	368,570	-	-	808,420
Other securities	其他證券	-	5,923	24,562	48,020	639,880	22,554	740,939
<b>Liabilities</b>	<b>負債</b>							
Deposits from banks and financial institutions	銀行及金融機構的存款	238	117,039	-	5,216	-	-	122,493
Deposits from non-bank customers	非銀行客戶存款	5,936,860	3,501,658	3,683,256	2,416,505	912	-	15,539,191
Deposits from immediate holding company	直接控股公司存款	-	117,039	-	5,216	-	-	122,255
Certificate of deposits Issued	已發行的存款證	-	-	-	-	-	-	-

**7. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**7.3 Maturity analysis on assets and liabilities (Continued) 資產及負債之到期日分析 (續)**

As at 31 December 2014

於二零一四年十二月三十一日

		Repayable on demand	Up to 1 month	3 months or less but over 1 month	Over 3 months to 1 year	Over 1 year	Indefinite	Total
		即期償還	一個月 或以下	一個月以 上但三個 月或以下	三個月以 上至一年	一年以上	無註明 日期	合計
<b>Assets</b>	<b>資產</b>							
Loans and advances to Customers	客戶貸款及墊款	578,540	238,847	361,915	1,392,229	9,051,791	27,121	11,650,443
Cash and balances with banks	現金及在銀行的 結餘	353,582	-	-	-	-	-	353,582
Certificates of deposit Held	持有的存款證	-	128,505	-	1,980,288	-	-	2,108,793
Securities issued by AMCM	AMCM 所發行的 證券	-	-	469,979	478,133	-	-	948,112
Other securities	其他證券	-	5,043	44,758	53,413	681,921	22,031	807,166
<b>Liabilities</b>	<b>負債</b>							
Deposits from banks and financial institutions	銀行及金融機構 的存款	104	272,142	-	-	-	-	272,246
Deposits from non- bank customers	非銀行客戶存款	5,872,162	4,223,060	2,765,049	2,414,308	712	-	15,275,291
Deposits from immediate holding company	直接控股公司 存款	-	272,142	-	-	-	-	272,142
Certificate of deposits Issued	已發行的存款證	-	-	-	-	-	-	-

**7. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**7.4 Analysis of past due assets 逾期資產分析**

There is no loans and advances to banks and other assets overdue for more than 3 months as at 30 June 2015 (31 December 2014: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於二零一五年六月三十日，沒有逾期三個月以上銀行之貸款及墊款及其他資產（二零一四年十二月三十一日：無）。而逾期三個月以上之非銀行類客戶貸款及墊款如下：

Loans and advances to non-bank customers 非銀行類客戶貸款及墊款		30 Jun 2015 2015年6月30日		31 Dec 2014 2014年12月31日	
		Gross amount of overdue loans 逾期未償還 貸款總額	% of total loans 佔貸款總 額百分比	Gross amount of overdue loans 逾期未償還 貸款總額	% of total loans 佔貸款總 額百分比
Gross advances to customers which have been overdue for:	未償還客戶貸款總額， 逾期：				
- 6 months or less but over 3 months	- 3個月以上至6個月	3,857	0.03	4,312	0.04
- 1 year or less but over 6 months	- 6個月以上至1年	5,289	0.04	2,698	0.02
- over 1 year	- 1年以上	17,402	0.15	19,351	0.17
		<b>26,548</b>	<b>0.22</b>	<b>26,361</b>	<b>0.23</b>



**7. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**7.4 Analysis of past due assets (Continued) 逾期資產分析 (續)**

Value of collateral held and impairment allowances against overdue loans and advances and other assets.

逾期未償還貸款及墊款及其他資產之減值準備及所持抵押品值。

As at 30 June 2015

於二零一五年六月三十日

	Outstanding amount	Current market value of collateral	Portion covered by collateral	Impairment allowance made
	未償還餘額	抵押品市值	抵押品所 承擔部份	減值準備
Overdue loans to banks 銀行之逾期貸款	-	-	-	-
Overdue loans to non- bank customers 非銀行類客戶之逾期貸款	<b>26,548</b>	<b>45,388</b>	<b>20,428</b>	<b>15,548</b>

As at 31 December 2014

於二零一四年十二月三十一日

	Outstanding amount	Current market value of collateral	Portion covered by collateral	Impairment allowance made
	未償還餘額	抵押品市值	抵押品所 承擔部份	減值準備
Overdue loans to banks 銀行之逾期貸款	-	-	-	-
Overdue loans to non- bank customers 非銀行類客戶之逾期貸款	<b>26,360</b>	<b>43,791</b>	<b>19,186</b>	<b>17,388</b>

8. MARKET RISK 市場風險

The market risk capital charges for interest rate risk and for foreign exchange risk determined in accordance with Notice No. 011/2007-AMCM, are as follows:

利率風險及市場風險之資本要求是根據〈澳門金融管理局第011/2007-AMCM號通告〉釐定，呈列如下：

		30 Jun 2015 2015 年 6 月 30 日	31 Dec 2014 2014 年 12 月 31 日
Interest rate risk	利率風險	1,253	74
Foreign exchange risk	外匯風險	456	730
		<u>1,709</u>	<u>804</u>

**9. INTEREST RATE RISK 利率風險**

**Interest rate risk in the banking book 銀行賬之利率風險**

The following table demonstrates, in accordance with the “Guideline of Management of Interest Rate Risk” issued by AMCM, the net impact to the economic value of the Bank with an assumed parallel upward shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies.

下表根據澳門金管局所頒佈之〈利率風險管理指引〉，顯示不同貨幣在不同時段對本銀行經濟價值的淨影響，以假設二百個基點的向上平行式波動再乘以特定的權數。

		<b>30 Jun 2015</b>	31 Dec 2014
		2015 年	2014 年
		6 月 30 日	12 月 31 日
MOP	澳門幣	<b>37,095</b>	34,105
HKD	港元	<b>50,670</b>	60,056
USD	美元	<b>17,164</b>	19,063
AUD	澳元	<b>2,184</b>	3,140
EUR	歐元	<b>(493)</b>	(1,359)
RMB	人民幣	<b>(521)</b>	3,682
JPY	日元	<b>(7)</b>	60
NZD	新西蘭元	<b>(58)</b>	(58)
GBP	英鎊	<b>(79)</b>	(55)
		<b>105,955</b>	118,634
Percentage of own funds	佔自有資金之百分比	<b>6.9%</b>	8.7%

**10. FOREIGN EXCHANGE RISK 外匯風險**

The following sets out the Bank's net foreign exchange position in individual currency that constitutes more than 10% of the total net position in all foreign currencies and the corresponding comparative balances.

下列為本銀行個別貨幣之外匯淨額（有關之外匯淨額超逾所有外匯淨額10%），及其相應之比較數額。

As at 30 June 2015

於二零一五年六月三十日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	7,311,672	1,179,356	1,039,213	533,338	10,063,579
Spot liabilities	現貨負債	(5,577,537)	(797,578)	(1,135,070)	(527,325)	(8,037,510)
Forward purchases	遠期買入	7,378	7,985	100,324	732	116,419
Forward sales	遠期賣出	(10,506)	(98,536)	-	(7,377)	(116,419)
		<b>1,731,007</b>	<b>291,227</b>	<b>4,467</b>	<b>(632)</b>	<b>2,026,069</b>

As at 31 December 2014

於二零一四年十二月三十一日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	7,170,335	1,071,436	1,232,930	574,378	10,049,079
Spot liabilities	現貨負債	(5,674,473)	(689,027)	(1,224,958)	(560,840)	(8,149,298)
Forward purchases	遠期買入	192,111	-	-	17,754	209,865
Forward sales	遠期賣出	(4,679)	(174,652)	-	(30,534)	(209,865)
		<b>1,683,294</b>	<b>207,757</b>	<b>7,972</b>	<b>758</b>	<b>1,899,781</b>

**11. LIQUIDITY 流動資金**

The following table shows the statistical information on the liquidity positions held by the Bank, in accordance with Notice No. 002/2013-AMCM, during the past reporting period.

根據〈澳門金融管理局第002/2013-AMCM號通告〉，下表顯示本銀行於過去期間之流動資產狀況統計資料。

		<b>For the period ended 30 Jun 2015 截至 2015 年 6 月 30 日 止期間</b>	<b>For the year ended 31 Dec 2014 截至 2014 年 12 月 31 日 年度</b>
Average minimum weekly cash in hand	每週平均最低現金結餘	<b>346,632</b>	318,710
Average weekly cash in hand	每週平均現金結餘	<b>465,998</b>	453,252
Average month-end specified liquid assets	每月平均規定流動資產	<b>5,543,253</b>	5,199,250
Average month-end ratio of specified liquid assets to total basic liabilities	每月平均規定流動資產與基本負債比率	<b>35.6%</b>	35.7%
Average one-month liquidity ratio	一個月平均流動資金比率	<b>28.3%</b>	40.3%
Average three-months liquidity ratio	三個月平均流動資金比率	<b>40.5%</b>	40.7%

**BANCO COMERCIAL DE MACAU, S. A.**

澳門商業銀行股份有限公司

**DISCLOSURE OF FINANCIAL INFORMATION – APPENDIX**

**FOR THE SIX MONTHS ENDED 30 JUNE 2015**

截至二零一五年六月三十日止六個月

財務訊息披露 — 附錄

**Balance sheet as at 30 June 2015**  
**(in accordance with standard format established by the AMCM)**

資產負債表於二零一五年六月三十日（根據澳門金融管理局所設定之標準格式）

<b>Assets</b> 資產	<b>Gross Assets</b> 資產總額	<b>Reserves, Depreciation and Provisions</b> 備用金、折舊 和減值	<b>Net Assets</b> 資產淨額
Cash in hand 現金	186,030		186,030
Deposits with Monetary Authority of Macao AMCM 存款	267,191		267,191
Receivables 應收賬項	64,608		64,608
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	32,031		32,031
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	96,268		96,268
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	11,864,318	15,548	11,848,770
Placements with local credit institutions 在本澳信用機構拆放	810,000		810,000
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	987,135		987,135
Debt investment securities 股票、債券及股權	2,889,977		2,889,977
Applications of resources consigned to the Bank 承銷資金投資	-		-
Debtors 債務人	-		-
Other investments 其他投資	-		-
Financial investments 財務投資	37,925		37,925
Properties 不動產	107,058	35,094	71,964
Fixtures and equipment 設備	66,008	53,123	12,885
Deferred expenses 遞延費用	17,768	14,913	2,855
Organization expenses 開辦費用	86,367	78,014	8,353
Construction in progress 未完成不動產	1,434		1,434
Other fixed assets 其他固定資產	2,656		2,656
Internal and adjustment accounts 內部及調整賬	104,732		104,732
<b>Total 總額</b>	<b>17,621,506</b>	<b>196,692</b>	<b>17,424,814</b>

**Balance sheet as at 30 June 2015**  
**(in accordance with standard format established by the AMCM) (Continued)**

資產負債表於二零一五年六月三十日（根據澳門金融管理局所設定之標準格式）（續）

<b>Liabilities</b> <b>負債</b>	<b>Sub-Total</b> <b>小結</b>	<b>Total</b> <b>總額</b>
Demand deposits 活期存款	5,919,771	15,505,399
Call deposits 通知存款	-	
Fixed deposits 定期存款	8,338,430	
Deposits with public sector 公共機構存款	1,247,198	
Amounts due to local credit institutions 本地信用機構資金	3	
Amounts due to other local entities 其他本地機構資金	-	
Foreign currency loans 外幣借款	122,491	
Debentures 債券借款	-	
Creditors for resources consigned to the Bank 承銷資金債權人	-	
Cheques and bills payable 應付支票及票據	22,956	
Creditors 債權人	447	
Other liabilities 各項負債	2,655	
Internal and adjustment accounts 內部及調整賬		
Provisions 各項風險備用金		122,355
Capital 股本	225,000	1,419,830
Legal reserve 法定儲備	216,102	
Self-constituted reserve 自定儲備	50,000	
Other reserves 其他儲備	928,728	
Retained profit brought forward 歷年營業結果		
Profit and loss for the period 本期營業結果		99,422
<b>Total 總額</b>		<b>17,424,814</b>

<b>Memorandum Accounts</b> <b>備查賬</b>	<b>Amount</b> <b>金額</b>
Values received for custody 代客保管賬	1,634,057
Values received for collection 代收賬	12,624
Values received as collaterals 抵押賬	24,857,611
Guarantee on account of customers 保證及擔保付款	370,601
Letter of credit 信用狀	100,879
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	
Forward contracts – purchases 期貨買入	116,418
Forward contracts – sales 期貨賣出	113,897
Other memorandum items 其他備查賬	16,916,121
<b>Total 總額</b>	<b>44,122,208</b>



**Profit and loss account for the six months ended 30 June 2015**  
(in accordance with standard format established by the AMCM)

損益表截至二零一五年六月三十日止六個月（根據澳門金融管理局所設定之標準格式）

**Operating account 營業賬目**

<b>Debit</b> 借方	<b>Amount</b> 金額	<b>Credit</b> 貸方	<b>Amount</b> 金額
Costs of credit operation 負債業務成本	90,167	Income from credit operations 資產業務收益	206,097
Personnel costs 人事費用		Income from banking services 銀行服務收益	31,591
Directors and Fiscal Council expenses 董事及監察會開支	3,728	Income from other banking services 其他銀行業務收益	39,712
Staff salaries and allowances 職員開支	48,227	Income from securities and equity investments 證券及財務投資收益	36,271
Staff welfare expenses 固定職員福利	6,833	Other banking income 其他銀行收益	3,150
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	5,832
Third party supply 第三者作出之供應	2,200		
Third party services 第三者提供之勞務	19,917		
Other banking costs 其他銀行費用	27,006		
Taxation 稅項	259		
Costs of non-banking operations 非正常業務費用	147		
Depreciation 折舊撥款	8,608		
Provisions 備用金之撥款	5,768		
Operating profit 營業利潤	109,793		
<b>Total 總額</b>	<b>322,653</b>	<b>Total 總額</b>	<b>322,653</b>

**Profit and loss account 損益計算表**

<b>Dedit</b> 借方	<b>Amount</b> 金額	<b>Credit</b> 貸方	<b>Amount</b> 金額
Losses related to previous years 歷年之損失	3,389	Operating profit 營業利潤	109,792
Exceptional losses 特別損失	28	Profit related to previous years 歷年之利潤	3,164
Profit tax provision 營業利潤之稅項撥款	13,558	Exceptional profit 特別利潤	52
Additional provision under Financial System Act 根據金融體系法律制度增撥的備用金	-	Provision used 備用金之使用	3,389
Profit after tax 營業結果（盈餘）	99,422		
<b>Total 總額</b>	<b>116,397</b>	<b>Total 總額</b>	<b>116,397</b>

**List of shareholders with qualifying holdings and the names of the members of the board**  
主要股東之名單及董事會成員之名稱

**Institutions with holdings in excess of 5% in the share capital or over 5% of own funds**  
持有超過有關資本 5%或超過自有資金 5%之出資的有關機構

Name of institution 機構名稱	Percentage 百分率
無	-

**List of shareholders with qualifying holdings 主要股東及相關持股**

Name of shareholder 股東名稱	Number of shares 持股量	Percentage 百分率
Dah Sing Bank, Limited 大新銀行有限公司	702,000	78%
DSB BCM (1) Limited	99,000	11%
DSB BCM (2) Limited	99,000	11%

**Executive Committee of General Shareholders Meeting 股東大會執行委員會**

Leonel Alberto Alves 歐安利	Chairman 主席
Liu Chak Wan 廖澤雲	Secretary 秘書
Ma Iao Lai 馬有禮	Secretary 秘書

**Supervisory Board 監事會**

Fernando Manuel da Conceição Reisinho	Chairman 主席
Mayhew, Nicholas John	Vice-Chairman 副主席
So Po Fung (Francesca So)	Supervisor 監事

**Board of Directors 董事會**

David Shou-Yeh Wong 王守業	Chairman 主席
Hon-Hing Wong (Derek Wong) 黃漢興	Member 成員
Gary Pak-Ling Wang 王伯凌	Member 成員
Harold Tsu-Hing Wong 王祖興	Member 成員
Yiu-Fai Kong (Eddie Kong) 江耀輝	Member 成員
Sou-Chao Chan (Kenneth Chan) 陳素酬	Member 成員
Alick Yuk-Fai Chiu 招煜輝	Member 成員