

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 2016

截至二零一六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 2016 (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」）截至二零一六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

		2016	2015
Interest income	利息收入	263,321	253,582
Interest expense	利息支出	<u>(84,939)</u>	<u>(91,483)</u>
Net interest income	淨利息收入	178,382	162,099
Fee and commission income	服務費及佣金收入	48,772	53,457
Fee and commission expense	服務費及佣金支出	<u>(28,496)</u>	<u>(28,342)</u>
Net fee and commission income	淨服務費及佣金收入	20,276	25,115
Dividend income	股息收入	755	911
Net trading income	淨買賣收入	3,703	11,642
Other operating income	其他營運收入	4,415	4,361
Operating income	營運收入	<u>207,531</u>	<u>204,128</u>
Operating expenses	營運支出	(93,800)	(88,533)
Operating profit before bad debt provisions	扣除撥備前營運溢利	<u>113,731</u>	<u>115,595</u>
(Loss)/gain on disposal of fixed assets	出售固定資產的(損失)/收益	(9)	11
Impairment loss on loans and advances to customers	客戶貸款及墊款的減值損失	(4,292)	(4,337)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>1,695</u>	<u>1,711</u>
Profit before income tax	除稅前溢利	111,125	112,980
Income tax expense	稅務支出	(13,335)	(13,558)
Profit for the period	期間溢利	<u><u>97,790</u></u>	<u><u>99,422</u></u>
Attributable to:	應佔：		
Shareholders of the Bank	本銀行股東權益	<u><u>97,790</u></u>	<u><u>99,422</u></u>

1.2 Balance Sheet 資產負債表

		Unaudited 未經審核 30 Jun 2016 2016年 6月30日	Audited 經審核 31 Dec 2015 2015年 12月31日
Assets	資產		
Cash and balances with banks	現金及在銀行的結餘	833,356	396,978
Balance with AMCM	在 AMCM 的結餘	246,022	372,201
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	2,772,445	2,054,168
Placements with and loans 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	516,832	1,418,348
Loans and advances to customers	客戶貸款及墊款	12,497,830	12,125,304
Investment securities - Designated at FVTPL	證券投資－以公平值計量且其變動計入損益	14,692	16,993
Investment securities - Available-for-sale	證券投資－可供出售	205,302	204,773
Investment securities - Held-to-maturity	證券投資－持至到期	1,420,490	1,564,921
Other investments	其他投資	37,947	37,919
Intangible assets	無形資產	5,205	3,502
Premises and other fixed assets	行產及其他固定資產	84,072	89,479
Other assets	其他資產	23,504	21,745
Total assets	總資產	<u>18,657,697</u>	<u>18,306,331</u>
Liabilities	負債		
Balances and deposits from banks maturing within 12 months	於 12 個月內到期的銀行結餘和存款	213,067	198,482
Deposits from customers	客戶存款	16,610,423	16,401,593
Other liabilities	其他負債	75,684	58,216
Current income tax liabilities	即期稅項負債	40,884	27,271
Deferred income tax liabilities	遞延稅項負債	2,030	2,394
Provisions	撥備	210	250
Total liabilities	總負債	<u>16,942,298</u>	<u>16,688,206</u>
Equity	股東權益		
Share capital	股本	225,000	225,000
Share premium	發行溢價	50,000	50,000
Legal reserve	法定儲備	225,000	216,102
Available-for-sale investment revaluation reserve	可供出售證券的投資重估儲備	19,839	20,471
Retained earnings	盈餘	1,195,560	1,106,552
Total equity	股東權益總額	<u>1,715,399</u>	<u>1,618,125</u>
Total liabilities and equity	總負債及股東權益總額	<u>18,657,697</u>	<u>18,306,331</u>

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

		2016	2015
Cash flows from operating activities	經營活動之現金流量		
Interest income received	已收利息收入	253,937	233,109
Interest expense paid	已付利息支出	(85,560)	(87,709)
Dividends received	已收股息	755	911
Net fee and commission income received	已收淨服務費及佣金收入	20,835	25,759
Net trading income received	已收淨買賣收入	8,081	51,067
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	1,695	1,711
Other operating income received	已收其他營運收入	4,412	4,346
Other operating expenses paid	已付其他營運支出	(91,223)	(86,205)
Net cash flows from operating activities before changes in operating assets and operating liabilities	營運資產及負債變動前之經營活動現金流入淨額	112,932	142,989
Changes in operating assets and operating liabilities	營運資產及負債之變動		
Net increase 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 結餘的增加淨額	(743,290)	(189,181)
Net decrease 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、貸款及墊款的減少淨額	38,248	19,250
Net increase in loans and advances to customers	客戶貸款及墊款的增加淨額	(374,711)	(228,422)
Net decrease in other operating assets	營運資產的減少淨額	4,268	655
Net increase/(decrease) in balances and deposits from banks	銀行結餘和存款的增加/(減少)淨額	14,341	(149,079)
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	209,685	258,888
Net decrease in other operating liabilities	其他營運負債的減少淨額	15,323	10,238
Net cash flows used in operating assets and operating Liabilities	營運資產及負債之現金所用淨額	(836,136)	(277,651)
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(531)	(823)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(2,817)	(2,115)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	3	14
Purchase of held-to-maturity investments	購置持至到期投資	(103,000)	(308,817)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	247,622	269,950
Net cash flows from/(used in) investing activities	投資活動流入/(所用)現金淨額	141,277	(41,791)
Net cash flows from financing activities	融資活動流入現金淨額	-	-
Net decrease in cash and cash equivalents	現金及等同現金項目減少淨額	(581,927)	(176,453)
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	2,520,000	1,575,319
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	1,938,073	1,398,866

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

	2016	2015
Cash and cash equivalents comprise:		
Cash and balances with banks	725,002	304,176
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	<u>1,213,071</u>	<u>1,094,690</u>
Total cash and cash equivalents as at 30 June	<u>1,938,073</u>	<u>1,398,866</u>

3. ACCOUNTING POLICIES 會計政策

The accounting policies used in the preparation of the disclosure of financial information for the six month ended 30 June 2016 are consistent with those used and described in the disclosure of financial information for the year ended 31 December 2015.

編制截至二零一六年六月三十日止六個月的財務訊息披露所採用之會計政策，與截至二零一五年十二月三十一日止年度的財務訊息披露所採用及所述者一致。

4. 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 2016	31 Dec 2015
		2016 年	2015 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	301,390	324,911
Trade related contingencies	與貿易相關之或然項目	32,178	42,066
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於一年	1,045,469	1,113,097
- 1 year and over	- 一年及以上	344,333	430,054
		<u>1,723,370</u>	<u>1,910,128</u>

5. DERIVATIVES TRANSACTIONS 衍生工具交易

5.1 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：

		30 Jun 2016 2016 年 6月30日	31 Dec 2015 2015 年 12月31日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	860,766	755,469
- Currency forward sold	- 遠期外匯出售	(861,435)	(757,717)
Net currency forward position	遠期外匯淨額	(669)	(2,248)
Interest rate derivatives	利率衍生工具		
- Interest rate swaps	- 利率掉期	137,622	136,956
Currency options purchased	外匯期權購入	15,126	31,161
Currency options written	外匯期權沽出	(15,126)	(31,161)
Equity options purchased	權益性期權購入	1,239	-
Equity options written	權益性期權沽出	(1,239)	-

5.2 The credit risk weighted amounts of the Bank's off-balance sheet exposures calculated in accordance with Notice No. 011/2015-AMCM that the Bank entered into, are as follows:

根據〈澳門金融管理局第 011/2015-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：

		30 Jun 2016 2016 年 6月30日	31 Dec 2015 2015 年 12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	4,450	7,862
- Interest rate contracts	- 利率合約	344	685
- Equity contracts	- 權益性合約	238	-
		5,032	8,547

6. 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：

6.1 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		30 Jun 2016 2016年 6月30日	31 Dec 2015 2015年 12月31日
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	799,363	1,463,568
Balances and deposits from banks	銀行的結餘及存款	212,824	198,325
Payables or deferred income	應付或遞延收入		
Interest on interest rate swaps	利率掉期之利息	1,529	1,556
Management fee	管理費	15,781	9,818
Other payables or deferred income	其他應付或遞延收入	1,069	713
Off-balance sheet items	資產負債表外的項目		
Interest rate swaps	利率掉期	137,622	136,956
Currency options	外匯期權	15,126	31,161
Equity options	權益性期權	1,239	-
		2016	2015
Income	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	9,186	10,478
Interest on investment securities - Held-to-Maturity	證券投資—持至到期之利息	-	741
Other operating income or management fee	其他營運收入或管理費	352	85
Expenses	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	404	365
Interest on interest rate swaps (net)	利率掉期之淨利息	3,166	3,293
Other operating expense	其他營運收入支出	421	314

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

6.1 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 2016 2016 年 6月30日	31 Dec 2015 2015 年 12月31日
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	7,191	7,542
Receivables or prepaid expenses	應收款項或預付費用		
Other receivables or prepaid expenses	其他應收款項或預付費用	438	1,013
Liabilities	負債		
Deposits from customers	客戶存款	498,167	611,087
For the six months ended 30 June 截至六月三十日止六個月		2016	2015
Income	收入		
Interest on loans and advances to non-bank customers	非銀行類客戶貸款和墊款之利息	92	101
Other operating income	其他營運收入	6,464	5,782
Expenses	支出		
Interest on deposits from customers	客戶存款之利息	2,499	3,732
Other operating expenses	其他營運支出	1,417	1,568

6.2 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 2016 2016 年 6月30日	31 Dec 2015 2015 年 12月31日
Loans and advances	貸款及墊款	27	9
Deposit	存款	9,269	10,279
Undrawn commitments	未取用之貸款承諾	443	461
Guarantee	擔保	-	-

7. CAPITAL 資本

The capital base of the Bank after deduction and the capital adequacy ratio calculated in accordance with Notice No. 011/2015-AMCM 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011/2015-AMCM號通告〉計算，呈列如下：

		30 Jun 2016 2016年 6月30日	31 Dec 2015 2015年 12月31日
Core capital	核心資本		
Paid-up share capital	已繳資本	225,000	225,000
Share premium	發行溢價	50,000	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	1,320,685	1,122,853
Total core capital	核心資本總額	1,595,685	1,397,853
Supplementary capital	附加資本		
Latent reserves on revaluation of securities	對證券重估所生之增值儲備	10,145	10,468
General provision	一般撥備	129,123	125,687
Total supplementary capital	附加資本總額	139,268	136,155
Other deduction	其他扣減項目	-	-
Own funds after deduction	扣減項目後的自有資金	1,734,953	1,534,008
Capital Adequacy Ratio	資本充足比率	14.3%	12.7%

7. 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 2016 and 31 December 2015 computed on Basel III basis in accordance with the Banking (Capital) Rules of the Hong Kong Banking Ordinance. These capital adequacy ratios have taken into account market risk and operational risk.

如下所示於二零一六年六月三十日及二零一五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），根據香港銀行法例的〈銀行業（資本）規則〉的巴塞爾準則III之基礎所計算的綜合比率。此資本充足比率的計算已考慮到市場風險和操作風險。

		30 Jun 2016	31 Dec 2015
		2016年6月30日	2015年12月31日
Dah Sing Bank, Limited	大新銀行有限公司		
Capital adequacy ratio	資本充足比率	16.7%	16.7%

8. CREDIT RISK 信貸風險

8.1 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 2016

於二零一六年六月三十日

		Gross advances to customers	Investment in debt securities	Derivative financial instruments (Note)
		未償還客戶貸款	債務證券投資	衍生金融工具 (註)
Macau	澳門	12,273,628	2,772,445	130,000
Hong Kong	香港	135,447	162,667	868,388
China	中國	42,929	1,005,214	-
Others	其他	189,147	449,644	-
		12,641,151	4,389,970	998,388

As at 31 December 2015

於二零一五年十二月三十一日

		Gross advances to customers	Investment in debt securities	Derivative financial instruments (Note)
		未償還客戶貸款	債務證券投資	衍生金融工具 (註)
Macau	澳門	11,934,271	2,054,168	27,834
Hong Kong	香港	122,422	163,097	864,591
China	中國	28,385	1,149,013	-
Others	其他	183,031	450,484	-
		12,268,109	3,816,762	892,425

Note : Derivative financial instruments are shown in notional amount.

註：衍生金融工具是以名義金額呈列。

8. CREDIT RISK (CONTINUED) 信貸風險 (續)

8.2 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。

		30 Jun 2016	31 Dec 2015
		2016 年	2015 年
		6 月 30 日	12 月 31 日
Manufacturing	製造業	38,642	35,352
Electricity, gas and water	電、燃氣及水	-	-
Construction and public works	建築及公共工程	365,583	382,007
Trade (wholesale and retail)	貿易 (批發及零售業)	459,416	544,428
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	275,964	224,369
Transport, warehouse and communications	運輸、倉儲及通訊	9,704	11,472
Non-monetary financial institutions	非貨幣金融機構	427,641	369,259
Gaming	博彩	588,268	557,490
Exhibition and conference	會展	-	-
Education	教育	19,052	20,369
Information Technology	資訊科技	-	-
Other industries	其他行業	2,321,697	2,009,729
Individuals for house purchases	個人房屋購買	5,275,196	5,272,261
Individuals for other purposes	個人其他目的	2,859,988	2,841,373
		<u>12,641,151</u>	<u>12,268,109</u>

8. CREDIT RISK (CONTINUED) 信貸風險 (續)

8.3 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 2016

於二零一六年六月三十日

		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
Assets	資產							
Loans and advances to customers	客戶貸款及墊款	710,050	169,908	405,725	1,160,561	10,160,836	34,071	12,641,151
Cash and balances with banks	現金及在銀行的結餘	852,631	-	-	-	-	-	852,631
Certificates of deposit held	持有的存款證	-	156,065	120,080	223,080	309,000	-	808,225
Securities issued by AMCM	AMCM 所發行的證券	-	929,791	649,458	1,193,196	-	-	2,772,445
Other securities	其他證券	-	6,155	10,811	443,002	349,333	24,932	834,233
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	244	175,118	37,705	-	-	-	213,067
Deposits from non-bank customers	非銀行客戶存款	6,342,433	3,417,297	3,228,080	3,622,476	137	-	16,610,423
Deposits from immediate holding company	直接控股公司存款	-	175,118	37,706	-	-	-	212,824
Certificate of deposits issued	已發行的存款證	-	-	-	-	-	-	-

8. CREDIT RISK (CONTINUED) 信貸風險 (續)

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

As at 31 December 2015

於二零一五年十二月三十一日

		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
Assets	資產							
Loans and advances to Customers	客戶貸款及墊款	622,331	184,118	312,939	1,209,017	9,905,947	33,757	12,268,109
Cash and balances with banks	現金及在銀行的 結餘	396,979	-	-	-	-	-	396,979
Certificates of deposit Held	持有的存款證	-	205,986	-	442,193	309,000	-	957,179
Securities issued by AMCM	AMCM 所發行的 證券	-	-	909,630	1,144,538	-	-	2,054,168
Other securities	其他證券	-	3,619	4,116	94,905	702,775	26,042	831,457
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構 的存款	156	54,093	6,628	137,605	-	-	198,482
Deposits from non- bank customers	非銀行客戶存款	6,205,205	3,628,355	3,707,130	2,859,574	1,026	-	16,401,290
Deposits from immediate holding company	直接控股公司 存款	-	54,092	6,628	137,605	-	-	198,325
Certificate of deposits issued	已發行的存款證	-	-	-	-	-	-	-

8. CREDIT RISK (CONTINUED) 信貸風險 (續)

8.4 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 2016 (31 December 2015: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於二零一六年六月三十日，沒有逾期三個月以上銀行之貸款及墊款及其他資產（二零一五年十二月三十一日：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 2016 2016年6月30日		31 Dec 2015 2015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	6,181	0.05	7,976	0.07
- 1 year or less but over 6 months	- 6個月以上至1年	9,764	0.07	5,308	0.04
- over 1 year	- 1年以上	16,170	0.13	19,007	0.15
		32,115	0.25	32,291	0.26

8. CREDIT RISK (CONTINUED) 信貸風險 (續)

8.4 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 2016

於二零一六年六月三十日

	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	32,115	45,451	25,249	14,197

As at 31 December 2015

於二零一五年十二月三十一日

	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	32,290	54,993	24,833	17,117

9. 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. 011/2015-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011/2015-AMCM號通告〉釐定，呈列如下：

		30 Jun 2016 2016年6月30日	31 Dec 2015 2015年12月31日
Interest rate risk	利率風險	288	4,108
Foreign exchange risk	外匯風險	118	532
		<u>406</u>	<u>4,640</u>

10. 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。

		30 Jun 2016 2016年6月30日	31 Dec 2015 2015年12月31日
MOP	澳門幣	34,231	42,632
HKD	港元	58,006	57,685
USD	美元	16,288	21,235
AUD	澳元	1,091	2,062
EUR	歐元	(715)	(923)
RMB	人民幣	270	4,746
JPY	日元	(58)	64
NZD	新西蘭元	131	62
GBP	英鎊	87	23
Others	其他	(150)	(1,814)
		<u>109,181</u>	<u>125,772</u>
Percentage of own funds	佔自有資金之百分比	6.3%	8.2%

11. 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 2016

於二零一六年六月三十日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	6,711,512	1,075,912	617,048	623,495	9,027,967
Spot liabilities	現貨負債	(5,076,766)	(652,285)	(741,649)	(662,758)	(7,133,458)
Forward purchases	遠期買入	384,712	183,802	123,682	39,357	731,553
Forward sales	遠期賣出	(313,922)	(547,631)	-	-	(861,553)
		1,705,536	59,798	(919)	94	1,764,509

As at 31 December 2015

於二零一五年十二月三十一日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	6,611,221	1,350,357	967,534	753,082	9,682,194
Spot liabilities	現貨負債	(5,346,242)	(850,735)	(1,051,216)	(728,155)	(7,976,348)
Forward purchases	遠期買入	493,160	183,618	80,197	742	757,717
Forward sales	遠期賣出	(184,654)	(545,477)	-	(27,586)	(757,717)
		1,573,485	137,763	(3,485)	(1,917)	1,705,846

12. 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。

		For the period ended 30 Jun 2016 截至 2016 年 6 月 30 日 止期間	For the year ended 31 Dec 2015 截至 2015 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	353,036	347,921
Average weekly cash in hand	每週平均現金結餘	499,395	466,556
Average month-end specified liquid assets	每月平均規定流動資產	6,058,271	5,642,941
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	36.9%	35.7%
Average one-month liquidity ratio	一個月平均流動資金比率	23.8%	25.3%
Average three-months liquidity ratio	三個月平均流動資金比率	30.7%	26.0%

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 2016

截至二零一六年六月三十日止六個月

財務訊息披露 — 附錄

Balance sheet as at 30 June 2016
(in accordance with standard format established by the AMCM)

資產負債表於二零一六年六月三十日（根據澳門金融管理局所設定之標準格式）

Assets 資產	Gross Assets 資產總額	Reserves, Depreciation and Provisions 備用金、折舊 和減值	Net Assets 資產淨額
Cash in hand 現金	215,757		215,757
Deposits with Monetary Authority of Macao AMCM 存款	246,023		246,023
Receivables 應收賬項	80,567		80,567
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	120,419		120,419
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	416,613		416,613
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	12,617,795	14,197	12,603,598
Placements with local credit institutions 在本澳信用機構拆放	2,857,250		2,857,250
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	437,053		437,053
Debt investment securities 股票、債券及股權	1,619,237		1,619,237
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	37,948		37,948
Properties 不動產	107,058	37,208	69,850
Fixtures and equipment 設備	63,086	52,429	10,657
Deferred expenses 遞延費用	18,567	16,555	2,012
Organization expenses 開辦費用	88,744	83,688	5,056
Construction in progress 未完成不動產	1,702		1,702
Other fixed assets 其他固定資產	2,933		2,933
Internal and adjustment accounts 內部及調整賬	87,905		87,905
Total 總額	19,018,657	204,077	18,814,580

Balance sheet as at 30 June 2016
(in accordance with standard format established by the AMCM) (Continued)

資產負債表於二零一六年六月三十日（根據澳門金融管理局所設定之標準格式）（續）

Liabilities 負債	Sub-Total 小結	Total 總額
Demand deposits 活期存款	6,331,721	16,577,877
Call deposits 通知存款	-	
Fixed deposits 定期存款	7,903,404	
Deposits with public sector 公共機構存款	2,342,752	
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	212,607	
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	29,068	
Creditors 債權人	227	
Other liabilities 各項負債	2,578	244,483
Internal and adjustment accounts 內部及調整賬		147,698
Provisions 各項風險備用金		129,123
Capital 股本	225,000	1,617,609
Legal reserve 法定儲備	225,000	
Self-constituted reserve 自定儲備	50,000	
Other reserves 其他儲備	1,117,609	
Retained profit brought forward 歷年營業結果		
Profit and loss for the period 本期營業結果		97,790
Total 總額		18,814,580

Memorandum Accounts 備查賬	Amount 金額
Values received for custody 代客保管賬	1,777,279
Values received for collection 代收賬	4,922
Values received as collaterals 抵押賬	25,861,376
Guarantee on account of customers 保證及擔保付款	303,577
Letter of credit 信用狀	32,178
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	
Forward contracts – purchases 期貨買入	860,766
Forward contracts – sales 期貨賣出	861,435
Other memorandum items 其他備查賬	16,210,774
Total 總額	45,912,307

Profit and loss account for the six months ended 30 June 2016
(in accordance with standard format established by the AMCM)

損益表截至二零一六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

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
Costs of credit operation 負債業務成本	83,144	Income from credit operations 資產業務收益	228,582
Personnel costs 人事費用		Income from banking services 銀行服務收益	28,083
Directors and Fiscal Council expenses 董事及監察會開支	7,842	Income from other banking services 其他銀行業務收益	26,986
Staff salaries and allowances 職員開支	48,933	Income from securities and equity investments 證券及財務投資收益	26,080
Staff welfare expenses 固定職員福利	8,217	Other banking income 其他銀行收益	3,223
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	6,470
Third party supply 第三者作出之供應	2,279		
Third party services 第三者提供之勞務	20,520		
Other banking costs 其他銀行費用	27,250		
Taxation 稅項	258		
Costs of non-banking operations 非正常業務費用	197		
Depreciation 折舊撥款	7,056		
Provisions 備用金之撥款	6,421		
Operating profit 營業利潤	107,307		
Total 總額	319,424	Total 總額	319,424

Profit and loss account 損益計算表

Dedit 借方	Amount 金額	Credit 貸方	Amount 金額
Losses related to previous years 歷年之損失	3,776	Operating profit 營業利潤	107,307
Exceptional losses 特別損失	51	Profit related to previous years 歷年之利潤	3,825
Profit tax provision 營業利潤之稅項撥款	13,335	Exceptional profit 特別利潤	44
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	3,776
Profit after tax 營業結果（盈餘）	97,790		
Total 總額	114,952	Total 總額	114,952

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