

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 2019

截至 2019 年 6 月 30 日止 6 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 2019 (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 2019 年 6 月 30 日止 6 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 2012 年 11 月 16 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 6 月 30 日止 6 個月收益表

		2019	2018
Interest income	利息收入	302,477	266,849
Interest expense	利息支出	<u>(127,016)</u>	<u>(76,682)</u>
Net interest income	淨利息收入	175,461	190,167
Fee and commission income	服務費及佣金收入	48,052	65,581
Fee and commission expense	服務費及佣金支出	<u>(20,746)</u>	<u>(38,016)</u>
Net fee and commission income	淨服務費及佣金收入	27,306	27,565
Dividend income	股息收入	36	767
Net trading income	淨買賣收入	5,758	15,620
Other operating income	其他營運收入	4,708	9,146
Operating income	營運收入	<u>213,269</u>	<u>243,265</u>
Operating expenses	營運支出	<u>(102,690)</u>	<u>(101,621)</u>
Operating profit before bad debt provisions	扣除撥備前營運溢利	<u>110,579</u>	<u>141,644</u>
Loss on disposal of fixed assets	出售固定資產的損失	5	(51)
Impairment loss on loans and advances to customers	客戶貸款及墊款的減值損失	1,660	(6,169)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>991</u>	<u>2,415</u>
Profit before income tax	除稅前溢利	113,235	137,839
Income tax expense	稅務支出	<u>(13,588)</u>	<u>(16,541)</u>
Profit for the period	期間溢利	<u>99,647</u>	<u>121,298</u>
Attributable to:	應佔：		
Shareholders of the Bank	本銀行股東權益	<u>99,647</u>	<u>121,298</u>

1.2 Balance Sheet 資產負債表

		Unaudited 未經審核	Audited
		30 Jun 2019 2019年 6月30日	31 Dec 2018 2018年 12月31日
Assets	資產		
Cash and balances with banks	現金及在銀行的結餘	1,339,390	959,234
Balance with AMCM	在 AMCM 的結餘	301,030	309,978
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	2,512,795	1,999,312
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	1,798,749	2,815,186
Loans and advances to customers	客戶貸款及墊款	14,377,153	14,628,883
Investment securities - Held-to-maturity	證券投資－持至到期	1,359,149	1,183,779
Other investments	其他投資	38,160	38,221
Intangible assets	無形資產	7,156	9,196
Premises and other fixed assets	行產及其他固定資產	82,877	86,560
Other assets	其他資產	48,440	33,607
Total assets	總資產	21,864,899	22,063,956
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	857,406	366,180
Deposits from customers	客戶存款	18,702,022	19,290,599
Other liabilities	其他負債	188,897	203,850
Current income tax liabilities	即期稅項負債	43,944	30,356
Provisions	撥備	98	98
Total liabilities	總負債	19,792,367	19,891,083
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	225,000
Reserve for share-based compensation	以股份為基礎之報酬儲備	1,146	1,135
Retained earnings	盈餘	1,571,386	1,671,738
Total equity	股東權益總額	2,072,532	2,172,873
Total liabilities and equity	總負債及股東權益總額	21,864,899	22,063,956

2. CASH FLOW STATEMENT 現金流量結算表

FOR THE SIX MONTHS ENDED 30 JUNE 截至6月30日止6個月

		2019	2018
Cash flows from operating activities	經營活動之現金流量		
Interest income received	已收利息收入	289,392	253,211
Interest expense paid	已付利息支出	(120,950)	(71,461)
Dividends received	已收股息	36	767
Net fee and commission income received	已收淨服務費及佣金收入	27,738	27,518
Net trading income received	已收淨買賣收入	5,819	57,768
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	992	2,415
Other operating income received	已收其他營運收入	4,703	9,145
Other operating expenses paid	已付其他營運支出	(121,404)	(94,658)
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流入現金淨額	86,326	184,705
Changes in operating assets and operating liabilities	營運資產及負債之變動		
Net decrease/(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結餘的減少/(增加)淨額	6,108	(617,306)
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	442,807	653,578
Net decrease/(increase) in loans and advances to customers	客戶貸款及墊款的減少/(增加)淨額	258,334	(394,271)
Net (increase)/decrease in other operating assets	營運資產的(增加)/減少淨額	(3,014)	17,463
Net increase/(decrease) in balances and deposits from banks	銀行結餘和存款的增加/(減少)淨額	491,064	(32,241)
Net decrease in deposits from customers	客戶存款的減少淨額	(594,482)	(85,079)
Net increase in other operating liabilities	其他營運負債的增加淨額	240	53,190
Net cash flows from/(used in) operating assets and operating liabilities	營運資產及負債之流入/(所用)現金淨額	601,057	(404,666)
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(642)	(3,671)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(2,620)	(2,122)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	5	-
Purchase of held-to-maturity investments	購置持至到期投資	(920,865)	(895,148)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	743,395	658,620
Net cash flows used in investing activities	投資活動(所用)/流入現金淨額	(180,727)	(242,321)
Cash flows from financing activities	融資活動之現金流量		
Dividend paid	派發股息	(200,000)	(50,000)
Net cash flows used in financing activities	融資活動所用現金淨額	(200,000)	(50,000)
Net increase/(decrease) in cash and cash equivalents	現金及等同現金項目的增加/(減少)淨額	306,656	(512,282)
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	2,192,815	2,882,780
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	2,499,471	2,370,498

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

FOR THE SIX MONTHS ENDED 30 JUNE 截至 6 月 30 日止 6 個月

	2019	2018
Cash and cash equivalents comprise:		
Cash and balances with banks	1,225,761	965,565
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	1,273,710	<u>1,404,933</u>
Total cash and cash equivalents as at 30 June	<u>2,499,471</u>	<u>2,370,498</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 2019 are consistent with those used and described in the disclosure of financial information for the year ended 31 December 2018.

編制截至 2019 年 6 月 30 日止 6 個月的財務訊息披露所採用之會計政策，與截至 2018 年 12 月 31 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 2019	31 Dec 2018
		2019 年	2018 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	7,369	20,041
Transaction related contingencies	與交易相關之或然項目	306,160	295,007
Trade related contingencies	與貿易相關之或然項目	5,096	3,362
Commitments that are unconditionally cancellable without prior notice	可無條件取消而不須預先通知之承擔	1,083,280	1,122,967
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	1,319,077	1,377,004
- 1 year and over	- 1 年及以上	965,065	640,457
		<u>3,686,047</u>	<u>3,458,838</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 2019	31 Dec 2018
		2019年	2018年
		6月30日	12月31日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	173,386	501,032
- Currency forward sold	- 遠期外匯出售	(176,579)	(500,393)
Net currency forward position	遠期外匯淨額	(3,193)	639
Interest rate derivatives	利率衍生工具		
- Interest rate swaps	- 利率掉期	-	-
Currency options purchased	外匯期權購入	-	68
Currency options written	外匯期權沽出	-	(68)
Equity options purchased	權益性期權購入	-	-
Equity options written	權益性期權沽出	-	-

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 2019	31 Dec 2018
		2019年	2018年
		6月30日	12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	904	2,648
- Interest rate contracts	- 利率合約	-	-
- Equity contracts	- 權益性合約	-	-
		904	2,648

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 2019 2019年 6月30日	31 Dec 2018 2018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	2,836,263	2,976,263
Investment securities – Held-to-maturity	證券投資 – 持至到期	103,984	-
Receivables or prepaid expenses	應收款項或預付費用		
Other receivables	其他應收款項	734	1,317
Balances and deposits from banks	銀行的結餘及存款	857,406	366,180
Payables or deferred income	應付或遞延收入		
Management fee	管理費	7,754	22,912
Other payables or deferred income	其他應付或遞延收入	1,009	661
Off-balance sheet items	資產負債表外的項目		
Currency options	外匯期權	-	68
Equity options	權益性期權	-	-
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2019	2018
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	23,299	12,888
Interest on investment securities - Held-to-maturity	持至到期證券投資之利息	984	718
Other operating income or management fee	其他營運收入或管理費	25	208
Expenses	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	661	1,701
Other operating expense	其他營運收入支出	1,147	999

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 2019 2019年 6月30日	31 Dec 2018 2018年 12月31日
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	4,995	5,373
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	546	705
Liabilities	負債		
Deposits from customers	客戶存款	<u>103,488</u>	<u>91,936</u>
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2019	2018
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	78	74
Other operating income	其他營運收入	5,491	8,413
Expenses	支出		
Interest on deposits from customers	客戶存款之利息	685	2,794
Other operating expenses	其他營運支出	<u>1,560</u>	<u>1,392</u>

6.2 Transactions with key management personnel 與主要管理人員的交易

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 2019 2019年 6月30日	31 Dec 2018 2018年 12月31日
Loans and advances	貸款及墊款	502	541
Deposit	存款	23,597	10,553
Undrawn commitments	未取用之貸款承諾	170	170
Guarantee	擔保	<u>-</u>	<u>-</u>

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 2019 2019年 6月30日	31 Dec 2018 2018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	1,696,738	1,672,659
Total core capital	核心資本總額	<u>1,971,738</u>	<u>1,947,659</u>
Supplementary capital	附加資本		
Latent reserves on revaluation of securities	對證券重估所生之增值儲備	-	-
General provision	一般撥備	147,871	150,595
Total supplementary capital	附加資本總額	<u>147,871</u>	<u>150,595</u>
Other deduction	其他扣減項目	-	-
Own funds after deduction	扣減項目後的自有資金	<u>2,119,609</u>	<u>2,098,254</u>
Capital adequacy ratio	資本充足比率	<u>15.3%</u>	<u>14.8%</u>

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 2019 and 31 December 2018 computed on Basel III basis in accordance with the Banking (Capital) Rules of Hong Kong. These capital adequacy ratios have taken into account market risk and operational risk.

如下所示於2019年6月30日及2018年12月31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 2019	31 Dec 2018
		2019年6月30日	2018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	17.9%	18.1%

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 2019

於 2019 年 6 月 30 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	14,448,934	2,512,795	2,081
Hong Kong	香港	33,534	103,984	171,305
China	中國	36,864	1,255,165	-
Others	其他	16,473	-	-
		<u>14,535,805</u>	<u>3,871,944</u>	<u>173,386</u>

As at 31 December 2018

於 2018 年 12 月 31 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	14,721,924	1,999,312	178,872
Hong Kong	香港	34,919	-	322,160
China	中國	21,449	1,183,779	-
Others	其他	13,988	-	-
		<u>14,792,280</u>	<u>3,183,091</u>	<u>501,032</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。

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 2019	31 Dec 2018
		2019 年	2018 年
		6 月 30 日	12 月 31 日
Manufacturing	製造業	373,378	433,173
Electricity, gas and water	電、燃氣及水	76,678	-
Construction and public works	建築及公共工程	269,793	275,958
Trade (wholesale and retail)	貿易 (批發及零售業)	761,340	819,699
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	537,624	554,561
Transport, warehouse and communications	運輸、倉儲及通訊	80,761	87,787
Non-monetary financial institutions	非貨幣金融機構	-	-
Gaming	博彩	649,936	1,092,665
Exhibition and conference	會展	-	-
Education	教育	5,338	6,403
Information Technology	資訊科技	3,043	3,530
Other industries	其他行業	1,742,085	1,911,023
Individuals for house purchases	個人房屋購買	6,632,851	6,458,091
Individuals for other purposes	個人其他目的	3,402,978	3,149,390
		<u>14,535,805</u>	<u>14,792,280</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 2019

於 2019 年 6 月 30 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	1 個月 或以下	1 個月以 上但 3 個 月或以下	3 個月以上 至 1 年	1 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	1,137,762	158,655	442,750	1,210,366	11,537,916	48,356	14,535,805
Cash and balances with banks	現金及在銀行的結餘	1,339,390	-	-	-	-	-	1,339,390
Certificates of deposit held	持有的存款證	-	-	115,850	1,031,863	201,269	-	1,348,982
Securities issued by AMCM	AMCM 所發行的證券	-	829,594	683,103	1,000,098	-	-	2,512,795
Other securities	其他證券	-	-	-	-	10,167	-	10,167
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	11,639	735,831	-	109,936	-	-	857,406
Deposits from non-bank customers	非銀行客戶存款	6,976,545	3,656,287	4,591,896	3,476,827	467	-	18,702,022
Deposits from immediate holding company	直接控股公司存款	-	735,831	-	109,936	-	-	845,767
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 2018

於 2018 年 12 月 31 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	1 個月 或以下	1 個月以 上但 3 個 月或以下	3 個月以上 至 1 年	1 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	1,003,704	295,398	420,906	1,164,015	11,865,057	43,200	14,792,280
Cash and balances with banks	現金及在銀行的結餘	959,235	-	-	-	-	-	959,235
Certificates of deposit held	持有的存款證	-	313,336	233,203	426,710	200,346	-	1,173,595
Securities issued by AMCM	AMCM 所發行的證券	-	49,977	479,039	1,470,296	-	-	1,999,312
Other securities	其他證券	-	-	-	-	10,184	-	10,184
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	366,180	-	-	-	-	366,180
Deposits from non-bank customers	非銀行客戶存款	7,269,807	4,172,492	3,896,868	3,916,297	35,112	-	19,290,576
Deposits from immediate holding company	直接控股公司存款	-	366,180	-	-	-	-	366,180
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 2019 (31 December 2018: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2019年6月30日，沒有逾期3個月以上銀行之貸款及墊款及其他資產（2018年12月31日：無）。而逾期3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 2019 2019年6月30日		31 Dec 2018 2018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	28,636	0.20	24,105	0.17
- 1 year or less but over 6 months	- 6個月以上至1年	11,693	0.08	5,756	0.04
- over 1 year	- 1年以上	21,502	0.15	31,555	0.21
		61,831	0.43	61,416	0.42

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 2019

於 2019 年 6 月 30 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	61,831	74,038	48,731	10,781

As at 31 December 2018

於 2018 年 12 月 31 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	61,416	70,488	47,808	12,802

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 2019 2019年6月30日	31 Dec 2018 2018年12月31日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	174	309
		<u>174</u>	<u>309</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200個基點的向上平行式波動再乘以特定的權數。

		30 Jun 2019	31 Dec 2018
		2019年6月30日	2018年12月31日
MOP	澳門幣	47,557	57,882
HKD	港元	54,111	47,205
USD	美元	3,692	8,845
AUD	澳元	(406)	(703)
EUR	歐元	(2,419)	(573)
RMB	人民幣	404	(477)
JPY	日元	(12)	41
NZD	新西蘭元	(46)	(57)
GBP	英鎊	(79)	(73)
Others	其他	(21)	(22)
		102,781	112,068
Percentage of own funds	佔自有資金之百分比	4.8%	5.3%

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 2019

於 2019 年 6 月 30 日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	8,168,834	663,050	266,438	1,271,116	10,369,438
Spot liabilities	現貨負債	(7,290,724)	(571,844)	(388,957)	(1,268,182)	(9,519,707)
Forward purchases	遠期買入	5,274	48,298	123,007	-	176,579
Forward sales	遠期賣出	(48,343)	(126,096)	-	(2,140)	(176,579)
		835,041	13,408	488	794	849,731

As at 31 December 2018

於 2018 年 12 月 31 日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	9,024,721	796,978	289,124	875,372	10,986,195
Spot liabilities	現貨負債	(7,626,468)	(842,700)	(410,286)	(863,567)	(9,743,021)
Forward purchases	遠期買入	178,124	201,660	119,646	731	500,161
Forward sales	遠期賣出	(201,789)	(125,859)	-	(8,898)	(336,546)
		1,374,588	30,079	(1,516)	3,638	1,406,789

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 2019 截至 2019 年 6 月 30 日 止期間	For the year ended 31 Dec 2018 截至 2018 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	419,313	403,608
Average weekly cash in hand	每週平均現金結餘	540,005	526,050
Average month-end specified liquid assets	每月平均規定流動資產	6,777,784	6,929,878
Average month-end ratio of specified liquid assets to total basic liabilities	全期平均月底規定流動資產與基本 負債比率	35.3%	38.0%
Average one-month liquidity ratio	1 個月平均流動資金比率	30.1%	29.5%
Average three-month liquidity ratio	3 個月平均流動資金比率	32.0%	32.9%

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 2019

截至 2019 年 6 月 30 日止 6 個月

財務訊息披露 — 附錄

Balance sheet as at 30 June 2019
(in accordance with standard format established by the AMCM)

資產負債表於2019年6月30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	213,553		213,553
Deposits with Monetary Authority of Macao AMCM 存款	301,030		301,030
Receivables 應收賬項	43,462		43,462
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	21,458		21,458
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	1,060,917		1,060,917
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	14,506,322	10,781	14,495,541
Placements with local credit institutions 在本澳信用機構拆放	2,528,000		2,528,000
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	1,784,031		1,784,031
Debt investment securities 股票、債券及股權	1,346,136		1,346,136
Applications of resources consigned to the Bank 承銷資金投資	-		-
Debtors 債務人	-		-
Other investments 其他投資	9,338		9,338
Financial investments 財務投資	38,159		38,159
Properties 不動產	107,058	43,549	63,509
Fixtures and equipment 設備	72,736	58,926	13,810
Deferred expenses 遞延費用	23,465	21,456	2,009
Organization expenses 開辦費用	106,890	96,186	10,704
Construction in progress 未完成不動產	4,145		4,145
Other fixed assets 其他固定資產	2,531		2,531
Internal and adjustment accounts 內部及調整賬	100,353		100,353
Total 總額	22,269,584	230,898	22,038,686

Balance sheet as at 30 June 2019
(in accordance with standard format established by the AMCM) (Continued)

資產負債表於 2019 年 6 月 30 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	6,960,786	18,647,292
Call deposits 通知存款	-	
Fixed deposits 定期存款	10,192,905	
Deposits with public sector 公共機構存款	1,493,601	
Amounts due to local credit institutions 本地信用機構資金	1	
Amounts due to other local entities 其他本地機構資金	-	
Foreign currency loans 外幣借款	857,241	
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	49,149	
Creditors 債權人	261	910,575
Other liabilities 各項負債	3,923	
Internal and adjustment accounts 內部及調整賬		260,417
Provisions 各項風險備用金		147,871
Capital 股本	225,000	1,972,884
Legal reserve 法定儲備	225,000	
Self-constituted reserve 自定儲備	50,000	
Other reserves 其他儲備	1,472,884	
Retained profit brought forward 歷年營業結果		
Profit and loss for the period 本期營業結果		-
		99,647
Total 總額		22,038,686

Memorandum Accounts 備查賬	Amount 金額
Values received for custody 代客保管賬	2,306,740
Values received for collection 代收賬	1,781
Values received as collaterals 抵押賬	31,429,706
Guarantee on account of customers 保證及擔保付款	303,295
Letter of credit 信用狀	15,330
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	-
Forward contracts – purchases 期貨買入	180,734
Forward contracts – sales 期貨賣出	183,927
Other memorandum items 其他備查賬	20,277,987
Total 總額	54,699,500

Profit and loss account for the six months ended 30 June 2019
(in accordance with standard format established by the AMCM)

損益表截至 2019 年 6 月 30 日止 6 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	127,016	Income from credit operations 資產業務收益	280,697
Personnel costs 人事費用		Income from banking services 銀行服務收益	15,959
Directors and Fiscal Council expenses 董事及監察會開支	3,175	Income from other banking services 其他銀行業務收益	30,069
Staff salaries and allowances 職員開支	53,983	Income from securities and equity investments 證券及財務投資收益	14,930
Staff welfare expenses 固定職員福利	11,279	Other banking income 其他銀行收益	2,616
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	18,980
Third party supply 第三者作出之供應	2,441		
Third party services 第三者提供之勞務	26,693		
Other banking costs 其他銀行費用	18,721		
Taxation 稅項	334		
Costs of non-banking operations 非正常業務費用	99		
Depreciation 折舊撥款	8,988		
Provisions 備用金之撥款	(1,660)		
Operating profit 營業利潤	112,182		
Total 總額	363,251	Total 總額	363,251

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	3,085	Operating profit 營業利潤	112,182
Exceptional losses 特別損失	6	Profit related to previous years 歷年之利潤	991
Profit tax provision 營業利潤之稅項撥款	13,588	Exceptional profit 特別利潤	68
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	3,085
Profit after tax 營業結果 (盈餘)	99,647		
Total 總額	116,326	Total 總額	116,326

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
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無	-
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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 (a)
Ma Iao Lai 馬有禮	Secretary 秘書
Cheong Lok Tin 張樂田	Secretary 秘書 (b)

(a) Position terminated on 19 March 2019 於 2019 年 3 月 19 日終止職務
(b) Appointment as Secretary on 19 March 2019 於 2019 年 3 月 19 日被委任為秘書

Supervisory Board 監事會

da Conceição Reinho, Fernando Manuel	Chairman 主席
Mayhew, Nicholas John	Vice-Chairman 副主席
Chun-Wai Sen (Simon Sen) 孫振威	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
Alick Yuk-Fai Chiu 招煜輝	Member 成員