

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 2020

截至 2020 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 2020 (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 2020 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

		2020	2019
Interest income	利息收入	290,334	302,477
Interest expense	利息支出	<u>(136,832)</u>	<u>(127,016)</u>
Net interest income	淨利息收入	153,502	175,461
Fee and commission income	服務費及佣金收入	37,091	48,052
Fee and commission expense	服務費及佣金支出	<u>(15,432)</u>	<u>(20,746)</u>
Net fee and commission income	淨服務費及佣金收入	21,659	27,306
Dividend income	股息收入	37	36
Net trading income	淨買賣收入	2,711	5,758
Other operating income	其他營運收入	5,280	4,708
Operating income	營運收入	<u>183,189</u>	<u>213,269</u>
Operating expenses	營運支出	<u>(107,194)</u>	<u>(102,690)</u>
Operating profit before bad debt provisions	扣除撥備前營運溢利	<u>75,995</u>	<u>110,579</u>
(Loss)/gain on disposal of fixed assets	出售固定資產的(虧損)/收益	(32)	5
Impairment (loss)/credit on loans and advances to customers	客戶貸款及墊款的減值(虧損)/回撥	(30,809)	1,660
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>1,473</u>	<u>991</u>
Profit before income tax	除稅前溢利	46,627	113,235
Income tax expense	稅務支出	(5,595)	(13,588)
Profit for the period	期間溢利	<u>41,032</u>	<u>99,647</u>
Attributable to:	應佔：		
Shareholders of the Bank	本銀行股東權益	<u>41,032</u>	<u>99,647</u>

1.2 Balance Sheet 資產負債表

		Unaudited 未經審核	Audited 經審核
		30 Jun 2020 2020年 6月30日	31 Dec 2019 2019年 12月31日
Assets	資產		
Cash and balances with banks	現金及在銀行的結餘	1,366,502	1,164,591
Balance with AMCM	在 AMCM 的結餘	377,293	328,799
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	2,016,526	2,292,618
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	3,406,129	2,334,090
Loans and advances to customers	客戶貸款及墊款	14,941,202	15,345,496
Investment securities - Held-to-maturity	證券投資－持至到期	1,053,076	1,338,003
Other investments	其他投資	37,918	38,058
Intangible assets	無形資產	6,561	7,305
Premises and other fixed assets	行產及其他固定資產	82,839	82,691
Other assets	其他資產	59,093	61,095
Total assets	總資產	<u>23,347,139</u>	<u>22,992,746</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	1,204,693	539,629
Deposits from customers	客戶存款	19,908,925	20,101,443
Other liabilities	其他負債	218,647	183,405
Current income tax liabilities	即期稅項負債	28,813	23,240
Provisions	撥備	98	98
Total liabilities	總負債	<u>21,361,176</u>	<u>20,847,815</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	225,000
Reserve for share-based compensation	以股份為基礎之報酬儲備	1,146	1,146
Retained earnings	盈餘	1,484,817	1,643,785
Total equity	股東權益總額	<u>1,985,963</u>	<u>2,144,931</u>
Total liabilities and equity	總負債及股東權益總額	<u>23,347,139</u>	<u>22,992,746</u>

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

		2020	2019
Cash flows from operating activities	經營活動之現金流量		
Interest income received	已收利息收入	306,357	289,392
Interest expense paid	已付利息支出	(136,211)	(120,950)
Dividends received	已收股息	37	36
Net fee and commission income received	已收淨服務費及佣金收入	21,799	27,738
Net trading income received	已收淨買賣收入	2,851	5,819
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	1,473	992
Other operating income received	已收其他營運收入	5,275	4,703
Other operating expenses paid	已付其他營運支出	(103,701)	(121,404)
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	97,880	86,326
Changes in operating assets and operating liabilities	營運資產及負債之變動		
Net 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 結餘的減少淨額	14,571	6,108
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	149,946	442,807
Net decrease in loans and advances to customers	客戶貸款及墊款的減少淨額	372,598	258,334
Net decrease/(increase) in other operating assets	營運資產的減少/(增加)淨額	7,602	(3,014)
Net increase in balances and deposits from banks	銀行結餘和存款的增加淨額	665,204	491,064
Net decrease in deposits from customers	客戶存款的減少淨額	(193,278)	(594,482)
Net increase in other operating liabilities	其他營運負債的增加淨額	31,449	240
Net cash flows from operating assets and operating liabilities	營運資產及負債之流入現金淨額	1,048,092	601,057
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(1,765)	(642)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(3,302)	(2,620)
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	5
Purchase of held-to-maturity investments	購置持至到期投資	(647,979)	(920,865)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	921,327	743,395
Net cash flows from/(used in) investing activities	投資活動流入/(所用)現金淨額	268,286	(180,727)
Cash flows from financing activities	融資活動之現金流量		
Dividend paid	派發股息	(200,000)	(200,000)
Net cash flows used in financing activities	融資活動所用現金淨額	(200,000)	(200,000)
Net increase/(decrease) in cash and cash equivalents	現金及等同現金項目的增加/(減少)淨額	1,214,258	306,656
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	2,598,480	2,192,815
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	3,812,738	2,499,471

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

		2020	2019
Cash and cash equivalents comprise:	現金及等同現金包括：		
Cash and balances with banks	現金及在銀行的結餘	1,307,797	1,225,761
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	原到期日在 3 個月或以下之 AMCM 金融票據及在銀行的存款、貸款及墊款	2,504,941	1,273,710
Total cash and cash equivalents as at 30 June	於 6 月 30 日現金及等同現金總額	<u>3,812,738</u>	<u>2,499,471</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 2020 are consistent with those used and described in the disclosure of financial information for the year ended 31 December 2019.

編制截至 2020 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 2019 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 2020	31 Dec 2019
		2020 年	2019 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	504	2,088
Transaction related contingencies	與交易相關之或然項目	319,777	315,488
Trade related contingencies	與貿易相關之或然項目	295	1,057
Commitments that are unconditionally cancellable without prior notice	可無條件取消而不須預先通知之承擔	1,123,715	1,080,589
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	1,473,890	1,287,260
- 1 year and over	- 1 年及以上	231,805	597,276
		<u>3,149,986</u>	<u>3,283,758</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 2020 2020年 6月30日	31 Dec 2019 2019年 12月31日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	112,659	196,284
- Currency forward sold	- 遠期外匯出售	(112,521)	(195,151)
Net currency forward position	遠期外匯淨額	138	1,133
Equity options purchased	權益性期權購入	7,360	-
Equity options written	權益性期權沽出	(7,360)	-

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 2020 2020年 6月30日	31 Dec 2019 2019年 12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	1,342	1,565
		1,342	1,565

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 2020 2020 年 6 月 30 日	31 Dec 2019 2019 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	4,321,520	2,919,895
Investment securities – Held-to-maturity	證券投資 – 持至到期	103,700	105,184
Receivables or prepaid expenses	應收款項或預付費用		
Other receivables	其他應收款項	1,283	1,375
Balances and deposits from banks	銀行的結餘及存款	679,257	539,629
Payables or deferred income	應付或遞延收入		
Management fee	管理費	6,809	705
Other payables or deferred income	其他應付或遞延收入	1,030	695
Off-balance sheet items	資產負債表外的項目		
Currency options	外匯期權	-	-
Equity options	權益性期權	7,360	-
		7,360	-
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2020	2019
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	21,659	23,299
Interest on investment securities - Held-to-maturity	持至到期證券投資之利息	895	984
Other operating income or management fee	其他營運收入或管理費	484	25
Expenses	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	779	661
Other operating expense	其他營運收入支出	1,513	1,147

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 2020 2020年 6月30日	31 Dec 2019 2019年 12月31日
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	4,225	4,613
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	660	656
Liabilities	負債		
Deposits from customers	客戶存款	<u>152,428</u>	<u>192,004</u>
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2020	2019
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	56	78
Other operating income	其他營運收入	6,253	5,491
Expenses	支出		
Interest on deposits from customers	客戶存款之利息	900	685
Other operating expenses	其他營運支出	<u>1,409</u>	<u>1,560</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 2020 2020年 6月30日	31 Dec 2019 2019年 12月31日
Loans and advances	貸款及墊款	419	464
Deposit	存款	18,818	25,064
Undrawn commitments	未取用之貸款承諾	<u>175</u>	<u>169</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 2020 2020年 6月30日	31 Dec 2019 2019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	1,668,785	1,696,738
Total core capital	核心資本總額	<u>1,943,785</u>	<u>1,971,738</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	151,740	156,329
Total supplementary capital	附加資本總額	<u>151,740</u>	<u>156,329</u>
Other deduction	其他扣減項目	-	-
Own funds after deduction	扣減項目後的自有資金	<u>2,095,525</u>	<u>2,128,067</u>
Capital adequacy ratio	資本充足比率	<u>14.8%</u>	<u>14.7%</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 2020 and 31 December 2019 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2020年6月30日及2019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 2020	31 Dec 2019
		2020年6月30日	2019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	16.9%	17.9%

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 2020

於 2020 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	14,473,616	2,016,526	56,102
Hong Kong	香港	276,895	230,901	56,557
China	中國	55,502	822,175	-
Others	其他	331,603	-	-
		15,137,616	3,069,602	112,659

As at 31 December 2019

於 2019 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	15,240,291	2,292,618	76,796
Hong Kong	香港	87,604	191,852	119,488
China	中國	159,768	1,146,151	-
Others	其他	26,685	-	-
		15,514,349	3,630,621	196,284

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 2020 2020年 6月30日	31 Dec 2019 2019年 12月31日
Manufacturing	製造業	292,426	339,068
Electricity, gas and water	電、燃氣及水	-	57,419
Construction and public works	建築及公共工程	351,422	433,268
Trade (wholesale and retail)	貿易 (批發及零售業)	422,220	810,017
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	579,352	564,482
Transport, warehouse and communications	運輸、倉儲及通訊	70,985	73,795
Non-monetary financial institutions	非貨幣金融機構	-	-
Gaming	博彩	561,992	540,402
Exhibition and conference	會展	-	-
Education	教育	3,215	2,377
Information Technology	資訊科技	2,382	2,594
Other industries	其他行業	2,385,924	1,872,284
Individuals for house purchases	個人房屋購買	6,781,869	6,995,161
Individuals for other purposes	個人其他目的	3,685,829	3,823,482
		15,137,616	15,514,349

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 2020

於 2020 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	1,165,949	191,480	552,269	1,270,974	11,682,059	274,885	15,137,616
Cash and balances with banks	現金及在銀行的結餘	1,366,501	-	-	-	-	-	1,366,501
Certificates of deposit held	持有的存款證	-	-	103,291	706,999	94,051	-	904,341
Securities issued by AMCM	AMCM 所發行的證券	-	324,956	279,239	1,412,331	-	-	2,016,526
Other securities	其他證券	-	-	10,090	-	138,645	-	148,735
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	971,204	80,838	152,651	-	-	1,204,693
Deposits from non-bank customers	非銀行客戶存款	7,161,343	2,962,011	5,683,255	4,101,895	421	-	19,908,925
Deposits from immediate holding company	直接控股公司存款	-	445,768	80,838	152,651	-	-	679,257

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 2019

於 2019 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	1,395,093	325,854	416,911	1,481,624	11,707,913	186,953	15,514,349
Cash and balances with banks	現金及在銀行的結餘	1,164,591	-	-	-	-	-	1,164,591
Certificates of deposit held	持有的存款證	-	273,817	419,409	443,275	93,039	-	1,229,541
Securities issued by AMCM	AMCM 所發行的證券	-	-	1,154,421	1,099,020	39,177	-	2,292,618
Other securities	其他證券	-	-	-	10,135	98,327	-	108,462
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	215,702	117,041	206,886	-	-	539,629
Deposits from non-bank customers	非銀行客戶存款	7,190,068	4,125,938	5,019,721	3,765,191	526	-	20,101,443
Deposits from immediate holding company	直接控股公司存款	-	215,702	117,041	206,886	-	-	539,629

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 2020 (31 December 2019: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2020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（2019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 2020 2020年6月30日		31 Dec 2019 2019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	13,092	0.09	11,940	0.08
- 1 year or less but over 6 months	- 6個月以上至1年	94,351	0.62	145,729	0.94
- over 1 year	- 1年以上	166,846	1.10	28,307	0.18
		274,289	1.81	185,976	1.20

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 2020

於 2020 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 non- bank customers	非銀行類客戶之逾 期貸款	<u>274,289</u>	<u>215,255</u>	<u>202,135</u>	<u>44,674</u>

As at 31 December 2019

於 2019 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 non- bank customers	非銀行類客戶之逾 期貸款	<u>185,976</u>	<u>183,564</u>	<u>171,606</u>	<u>12,524</u>

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 2020 2020年6月30日	31 Dec 2019 2019年12月31日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	<u>128</u>	<u>307</u>
		<u>128</u>	<u>307</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 2020	31 Dec 2019
		2020年6月30日	2019年12月31日
MOP	澳門幣	45,132	47,086
HKD	港元	48,913	45,714
USD	美元	12,399	12,692
AUD	澳元	(400)	(690)
EUR	歐元	(1,825)	(2,436)
RMB	人民幣	1,401	83
JPY	日元	31	64
NZD	新西蘭元	16	(50)
GBP	英鎊	(29)	(66)
Others	其他	(20)	(26)
		105,618	102,371
Percentage of own funds	佔自有資金之百分比	5.0%	4.8%

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 2020

於 2020 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	9,644,412	943,269	315,968	1,214,180	12,117,829
Spot liabilities	現貨負債	(7,845,705)	(910,353)	(333,251)	(1,195,296)	(10,284,605)
Forward purchases	遠期買入	24,814	1,996	43,823	42,897	113,530
Forward sales	遠期賣出	(6,056)	(20,338)	(26,899)	(60,237)	(113,530)
		1,817,465	14,574	(359)	1,544	1,833,224

As at 31 December 2019

於 2019 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	9,053,861	618,571	281,417	1,101,778	11,055,627
Spot liabilities	現貨負債	(8,269,280)	(537,016)	(333,555)	(1,098,217)	(10,238,068)
Forward purchases	遠期買入	22,196	5,776	93,545	75,056	196,573
Forward sales	遠期賣出	(20,009)	(59,920)	(39,532)	(77,112)	(196,573)
		786,768	27,411	1,875	1,505	817,559

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 2020 截至 2020 年 6 月 30 日 止期間	For the year ended 31 Dec 2019 截至 2019 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	433,155	419,345
Average weekly cash in hand	每週平均現金結餘	607,660	536,867
Average month-end specified liquid assets	每月平均規定流動資產	7,099,173	6,835,651
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	35.7%	35.3%
Average one-month liquidity ratio	1 個月平均流動資金比率	31.3%	29.8%
Average three-month liquidity ratio	3 個月平均流動資金比率	34.0%	32.6%

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 2020

截至 2020 年 6 月 30 日止 6 個月

財務訊息披露 — 附錄

Balance sheet as at 30 June 2020
(in accordance with standard format established by the AMCM)

資產負債表於2020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	290,870		290,870
Deposits with Monetary Authority of Macao AMCM 存款	377,293		377,293
Receivables 應收賬項	62,858		62,858
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	25,552		25,552
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	987,222		987,222
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	15,104,634	44,674	15,059,960
Placements with local credit institutions 在本澳信用機構拆放	2,081,500		2,081,500
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	3,342,778		3,342,778
Debt investment securities 股票、債券及股權	1,044,997		1,044,997
Applications of resources consigned to the Bank 承銷資金投資	-		-
Debtors 債務人	-		-
Other investments 其他投資	27,288		27,288
Financial investments 財務投資	37,917		37,917
Properties 不動產	107,058	45,661	61,397
Fixtures and equipment 設備	76,434	61,543	14,891
Deferred expenses 遞延費用	24,125	22,726	1,399
Organization expenses 開辦費用	115,422	103,709	11,713
Construction in progress 未完成不動產	3,385		3,385
Other fixed assets 其他固定資產	2,618		2,618
Internal and adjustment accounts 內部及調整賬	90,041		90,041
Total 總額	23,801,992	278,313	23,523,679

Balance sheet as at 30 June 2020
(in accordance with standard format established by the AMCM) (Continued)

資產負債表於 2020 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	7,144,756	
Call deposits 通知存款	-	
Fixed deposits 定期存款	9,994,211	
Deposits with public sector 公共機構存款	2,702,097	19,841,064
Amounts due to local credit institutions 本地信用機構資金	525,316	
Amounts due to other local entities 其他本地機構資金	-	
Foreign currency loans 外幣借款	678,973	
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	85,678	
Creditors 債權人	488	
Other liabilities 各項負債	3,428	1,293,883
Internal and adjustment accounts 內部及調整賬		251,029
Provisions 各項風險備用金		151,740
Capital 股本	225,000	
Legal reserve 法定儲備	225,000	
Self-constituted reserve 自定儲備	50,000	
Other reserves 其他儲備	1,444,931	1,944,931
Retained profit brought forward 歷年營業結果		-
Profit and loss for the period 本期營業結果		41,032
Total 總額		23,523,679

Memorandum Accounts 備查賬	Amount 金額
Values received for custody 代客保管賬	2,126,781
Values received for collection 代收賬	3,188
Values received as collaterals 抵押賬	31,628,169
Guarantee on account of customers 保證及擔保付款	315,547
Letter of credit 信用狀	8,537
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	-
Forward contracts – purchases 期貨買入	112,659
Forward contracts – sales 期貨賣出	112,521
Other memorandum items 其他備查賬	19,409,948
Total 總額	53,717,350

Profit and loss account for the six months ended 30 June 2020
(in accordance with standard format established by the AMCM)

損益表截至 2020 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	136,488	Income from credit operations 資產業務收益	271,194
Personnel costs 人事費用		Income from banking services 銀行服務收益	12,658
Directors and Fiscal Council expenses 董事及監察會開支	4,231	Income from other banking services 其他銀行業務收益	23,158
Staff salaries and allowances 職員開支	59,010	Income from securities and equity investments 證券及財務投資收益	11,683
Staff welfare expenses 固定職員福利	8,401	Other banking income 其他銀行收益	2,259
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	14,611
Third party supply 第三者作出之供應	1,998		
Third party services 第三者提供之勞務	25,933		
Other banking costs 其他銀行費用	14,159		
Taxation 稅項	493		
Costs of non-banking operations 非正常業務費用	192		
Depreciation 折舊撥款	8,251		
Provisions 備用金之撥款	30,808		
Operating profit 營業利潤	45,599		
Total 總額	335,563	Total 總額	335,563

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	3,248	Operating profit 營業利潤	45,599
Exceptional losses 特別損失	450	Profit related to previous years 歷年之利潤	1,473
Profit tax provision 營業利潤之稅項撥款	5,595	Exceptional profit 特別利潤	5
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	3,248
Profit after tax 營業結果 (盈餘)	41,032		
Total 總額	50,325	Total 總額	50,325

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 股東會主席團

Leonel Alberto Alves 歐安利	Chairman 主席
Ma Iao Lai 馬有禮	Secretary 秘書
Cheong Lok Tin 張樂田	Secretary 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 (a)
Pak-Hung Lau 劉伯雄	Member 成員 (b)
Alick Yuk-Fai Chiu 招煜輝	Member 成員

- (a) Position terminated on 16 January 2020 於 2020 年 1 月 16 日終止職務
(b) Appointment as Member on 16 January 2020 於 2020 年 1 月 16 日被委任為成員