

**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 2022**

截至 2022 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 2022 (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 5 August 2022.

澳門商業銀行股份有限公司（「本銀行」）截至 2022 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 2022 年 8 月 5 日所發出之〈財務訊息披露指引〉而編製。

Except as described in Note 4, the accounting policies used in the preparation of the unaudited financial statements of the Bank for the six months ended 30 June 2022 and included in this report are consistent with those used and described in the Bank's annual audited financial statements for the year ended 31 December 2021.

除載述於附註 4 外，編製包含在此報告內之本銀行於截至 2022 年 6 月 30 日止 6 個月之未經審核財務報表所採用之會計政策，與截至 2021 年 12 月 31 日止年度之經審核財務報表所採用及所述者一致。

## 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

		2022	2021
Interest income	利息收入	225,023	220,129
Interest expense	利息支出	<u>(83,688)</u>	<u>(77,450)</u>
<b>Net interest income</b>	<b>淨利息收入</b>	<b>141,335</b>	142,679
Fee and commission income	服務費及佣金收入	28,930	39,996
Fee and commission expense	服務費及佣金支出	<u>(11,018)</u>	<u>(15,624)</u>
<b>Net fee and commission income</b>	<b>淨服務費及佣金收入</b>	<b>17,912</b>	24,372
Dividend income	股息收入	36	2,029
Net trading income	淨買賣收入	3,259	4,243
Other operating income	其他營運收入	4,341	6,548
<b>Operating income</b>	<b>營運收入</b>	<u><b>166,883</b></u>	<u>179,871</u>
<b>Operating expenses</b>	<b>營運支出</b>	<b>(109,282)</b>	(108,930)
<b>Operating profit before bad debt provisions</b>	<b>扣除撥備前營運溢利</b>	<u><b>57,601</b></u>	<u>70,941</u>
Loss on disposal of fixed assets	出售固定資產的虧損	<b>(69)</b>	(79)
Impairment losses (charged)/reversed on loans and advances to customers	客戶貸款及墊款的減值虧損(支出)/回撥	<b>(49,948)</b>	1,357
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>754</u>	<u>903</u>
<b>Profit before income tax</b>	<b>除稅前溢利</b>	<b>8,338</b>	73,122
Income tax expense	稅務支出	<b>(1,001)</b>	(8,775)
<b>Profit for the period</b>	<b>期間溢利</b>	<u><b>7,337</b></u>	<u>64,347</u>
<b>Attributable to:</b>	<b>歸屬於：</b>		
Shareholders of the Bank	本銀行股東	<u><b>7,337</b></u>	<u>64,347</u>

**1.2 Balance Sheet 資產負債表**

		<b>Unaudited</b>	<b>Audited</b>
		<b>未經審核</b>	<b>經審核</b>
		<b>30 Jun 2022</b>	<b>31 Dec 2021</b>
		<b>2022 年</b>	<b>2021 年</b>
		<b>6 月 30 日</b>	<b>12 月 31 日</b>
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及在銀行的結餘	<b>796,776</b>	1,024,880
Balance with AMCM	在 AMCM 的結餘	<b>641,740</b>	426,198
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	<b>1,062,147</b>	949,358
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	<b>3,558,249</b>	3,256,249
Loans and advances to customers	客戶貸款及墊款	<b>14,312,568</b>	14,367,978
Financial assets at amortised cost	以攤餘成本列賬的金融資產	<b>1,360,010</b>	-
Held-to-maturity securities	持至到期證券	-	1,119,023
Other investments	其他投資	<b>38,282</b>	38,095
Intangible assets	無形資產	<b>10,725</b>	12,002
Premises and other fixed assets	行產及其他固定資產	<b>185,461</b>	85,479
Deferred tax assets	遞延稅項資產	<b>4,115</b>	4,115
Other assets	其他資產	<b>29,760</b>	22,909
<b>Total assets</b>	<b>總資產</b>	<b><u>21,999,833</u></b>	<b><u>21,306,286</u></b>
<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>24,251</b>	75,593
Deposits from customers	客戶存款	<b>19,112,323</b>	18,407,811
Certificates of deposit issued	已發行的存款證	<b>622,456</b>	620,081
Other liabilities	其他負債	<b>143,467</b>	162,110
Current income tax liabilities	即期稅項負債	<b>14,994</b>	13,994
Deferred tax liabilities	遞延稅項負債	<b>11,797</b>	-
Provisions	撥備	<b>98</b>	98
<b>Total liabilities</b>	<b>總負債</b>	<b><u>19,929,386</u></b>	<b><u>19,279,687</u></b>
<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>225,000</b>	225,000
Regulatory reserves	監管儲備	<b>117,261</b>	-
Reserve for share-based compensation	以股份為基礎之報酬儲備	<b>1,146</b>	1,146
Retained earnings	盈餘	<b>1,452,040</b>	1,525,453
<b>Total equity</b>	<b>股東權益總額</b>	<b><u>2,070,447</u></b>	<b><u>2,026,599</u></b>
<b>Total liabilities and equity</b>	<b>總負債及股東權益總額</b>	<b><u>21,999,833</u></b>	<b><u>21,306,286</u></b>

## 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

		2022	2021
<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	204,302	231,810
Interest expense paid	已付利息支出	(69,943)	(90,722)
Dividends received	已收股息	36	2,029
Net fee and commission income received	已收淨服務費及佣金收入	18,400	24,752
Net trading income received	已收淨買賣收入	3,072	4,201
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	754	903
Other operating income received	已收其他營運收入	4,339	6,505
Other operating expenses paid	已付其他營運支出	(110,039)	(104,900)
<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流入現金流入淨額</b>	<b>50,921</b>	<b>74,578</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	(10,793)	613,073
Net 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、貸款及墊款的增加淨額	(639,433)	(370,241)
Net decrease in loans and advances to customers	客戶貸款及墊款的減少淨額	127,237	182,079
Net decrease in other operating assets	營運資產的減少淨額	1,700	16,591
Net (decrease)/increase in balances and deposits from banks	銀行結餘和存款的(減少)/增加淨額	(51,343)	72,309
Net increase/(decrease) in deposits from customers	客戶存款的(減少)/增加淨額	693,143	(1,035,124)
Net (decrease)/increase in other operating liabilities	其他營運負債的(減少)/增加淨額	(24,510)	15,571
<b>Net cash flows from/(used in) operating assets and operating liabilities</b>	<b>營運資產及負債之流入/(所用)現金淨額</b>	<b>96,001</b>	<b>(505,742)</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	(1,960)	(2,116)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(100,846)	(4,318)
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	43
Purchase of securities	購置證券	(241,271)	(184,586)
Proceeds from redemption of securities	贖回證券所得款項	-	411,515
<b>Net cash flows (used in)/from investing activities</b>	<b>投資活動流入/(所用)現金淨額</b>	<b>(344,074)</b>	<b>220,538</b>
<b>Cash flows from financing activities</b>	<b>融資活動之現金流量</b>		
Dividend paid	派發股息	(50,000)	(75,000)
<b>Net cash flows used in financing activities</b>	<b>融資活動所用現金淨額</b>	<b>(50,000)</b>	<b>(75,000)</b>
<b>Net (decrease)/increase in cash and cash equivalents</b>	<b>現金及等同現金項目的(減少)/增加淨額</b>	<b>(247,152)</b>	<b>(285,626)</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>3,249,043</b>	<b>3,061,767</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>3,001,891</b>	<b>2,776,141</b>

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

		2022	2021
<b>Cash and cash equivalents comprise:</b>	<b>現金及等同現金包括：</b>		
Cash and balances with banks	現金及在銀行的結餘	1,025,459	1,075,466
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	1,976,432	1,700,675
<b>Total cash and cash equivalents as at 30 June</b>	<b>於 6 月 30 日現金及等同現金總額</b>	<b>3,001,891</b>	<b>2,776,141</b>

**3. THE SHAREHOLDERS WITH QUALIFYING HOLDINGS AND THE BOARD OF DIRECTORS**  
主要股東及董事會

**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 監事長
Mayhew, Nicholas John	Vice-Chairman 副監事長
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
Harold Tsu-Hing Wong 王祖興	Member 成員
Gary Pak-Ling Wang 王伯凌	Member 成員
Pak-Hung Lau 劉伯雄	Member 成員
Chit-Kwan Wong (Vincent Wong) 黃捷君	Member 成員

#### **4. ACCOUNTING POLICIES 會計政策**

Except as described below, the accounting policies used in the preparation are in accordance with the New Financial Reporting Standards issued by the Directive of Secretaria para a Economia e Finanças No. 44/2020 on 17 March 2020 ('New MFRS').

除以下載述外，編制所採用之會計政策是遵照第 44/2020 號經濟財政司司長於 2020 年 3 月 17 日批示之新財務報告準則。

A number of new standards became effective for the current reporting. Except for IFRS 9 "Financial Instruments", none of these has a significant effect on the Bank's financial statements. The Bank elected not to restate comparative figures as allowed by the transitional arrangements for adoption of these new standards. Any adjustments to the carrying amounts of financial assets and liabilities at the date of transition were recognized in the opening retained earnings and other reserves of the current period. Set out below are disclosures relating to the impact of the adoption of IFRS 9 on the Bank.

若干新準則於本報告期間生效。除國際財務報告準則第 9 號〈金融工具〉外，該等新準則並無對本銀行之財務報表有重大影響。於採納該等新準則所容許之過渡安排下，本銀行選擇不重列比較數字。金融資產及負債於過渡日期之賬面值的任何調整已於本期的保留盈利及其他儲備之期初結餘內確認。載於下文為有關採納國際財務報告準則第 9 號對本銀行之影響的披露。

On 1 January 2022 (the date of initial application of IFRS 9), the Bank has assessed and classified its financial instruments into the appropriate IFRS 9 categories. The adoption of the expected credit loss approach under IFRS 9 resulted in the adjustments in impairment allowances required to be provided on the Bank's financial assets.

於 2022 年 1 月 1 日（國際財務報告準則第 9 號之初始應用日期），本銀行已評估及將金融工具分類至相應之國際財務報告準則第 9 號類別。採納國際財務報告準則第 9 號的預期信貸虧損計算法引致本銀行須就其金融資產作出減值準備之調整。

**4. ACCOUNTING POLICIES (CONTINUED) 會計政策 (續)**

	Closing balance of carrying amount at 31 Dec 2021 2021年12月31 日之年末結餘	Adjustments on adoption of IFRS 9 採納國際財務 報告準則第9 號之調整	Reclassification from held-to-maturity securities to financial assets at amortised cost 重新分類 持至到期證券 為以攤餘成本 列賬的金融資產	Transfer from retained earnings to regulatory reserves 從保留盈利 轉移至 監管儲備 (Note 2)	Opening balance of carrying amount under IFRS 9 at 1 Jan 2022 按國際財務報告 準則第9號於 2022年1月1日 之年初結餘
Cash and balances with banks 現金及在銀行的結餘	1,451,078	(12)	-	-	1,451,066
AMCM monetary bills AMCM 金融票據	949,358	(38)	-	-	949,320
Placements with and loans and advances to banks 銀行存款、貸款及墊款	3,256,249	(2,729)	-	-	3,253,520
Loans and advances to customers 客戶貸款及墊款	14,367,978	106,617 (Note 1)	-	-	14,474,595
Financial assets at amortised cost 以攤餘成本列賬的金融資產	-	(2,098)	1,119,023	-	1,116,925
Held-to-maturity securities 持至到期證券	1,119,023	-	(1,119,023)	-	-
Other assets 其他資產	22,910	(240)	-	-	22,670
Other liabilities 其他負債	162,109	3,192	-	-	165,301
Deferred tax liabilities 遞延稅項負債	-	11,797	-	-	11,797
Retained earnings 保留盈利	1,525,453	86,511	-	(113,996)	1,497,968
Regulatory reserves 監管儲備	-	-	-	113,996	113,996

Note

- This is the net effect of reversal of the specific and general provisions for impairment maintained as at 31 December 2021 totalling MOP265,034,000 and the recognition of expected credit loss under IFRS 9 as at 1 January 2022 totalling MOP158,417,000.  
此乃回撥於 2021 年 12 月 31 日的特定及一般減值撥備總值 265,034,000 澳門元及確認於 2022 年 1 月 1 日國際財務報告準則第 9 號下預期信貸虧損總值 158,417,000 澳門元的淨影響。
- The transfer is related to the change in the provisions for impairment upon adoption of IFRS 9 and is made in accordance with the requirements of Article 4 of Notice No. 012/2021-AMCM.  
該轉移是有關採納國際財務報告準則第 9 號對減值撥備的改變及根據〈澳門金融管理局第 012/2021-AMCM 號通告〉第 4 段之要求所作出。

A reconciliation of the movement of retained earnings and regulatory reserves from 31 December 2021 to 30 June 2022 is provided below:

以下提供於 2021 年 12 月 31 日至 2022 年 6 月 30 日保留盈利及監管儲備變動的對賬：

		Regulatory Reserves 監管儲備	Retained Earnings 保留盈利
Balance as at 31 December 2021	2021 年 12 月 31 日結餘	-	1,525,453
Changes in initial application of IFRS 9, as reported above	初始應用國際財務報告準則第 9 號之變動， 如上述	-	86,511
Transfer to regulatory reserves	轉移至監管儲備	113,996	(113,996)
Restated balance at 1 January 2022	經重列之 2022 年 1 月 1 日結餘	113,996	1,497,968
Net profit for the period	期間溢利	-	7,337
Transfer to regulatory reserves	轉移至監管儲備	3,265	(3,265)
2021 Dividend	2021 年股息	-	(50,000)
Balance as at 30 June 2022	2022 年 6 月 30 日結餘	117,261	1,452,040



**5. 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：

		<b>30 Jun 2022</b>	31 Dec 2021
		2022 年	2021 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	<b>10,988</b>	21,224
Transaction related contingencies	與交易相關之或然項目	<b>292,191</b>	306,175
Trade related contingencies	與貿易相關之或然項目	-	-
Commitments that are unconditionally cancellable without prior notice	可無條件取消而不須預先通知之承擔	<b>1,123,719</b>	1,109,126
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	<b>956,235</b>	1,031,689
- 1 year and over	- 1 年及以上	<b>460,432</b>	444,218
		<b><u>2,843,565</u></b>	<b><u>2,912,432</u></b>

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

**6.1** 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 2022</b> 2022 年 6 月 30 日	31 Dec 2021 2021 年 12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	<b>72,824</b>	247,416
- Currency forward sold	- 遠期外匯出售	<b>(71,733)</b>	(247,412)
Net currency forward position	遠期外匯淨額	<b>1,091</b>	4
Currency options purchased	外匯期權購入	-	-
Currency options written	外匯期權沽出	-	-
Equity options purchased	權益性期權購入	-	1,335
Equity options written	權益性期權沽出	-	(1,335)

**6.2** 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：

		<b>30 Jun 2022</b> 2022 年 6 月 30 日	31 Dec 2021 2021 年 12 月 31 日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	<b>893</b>	1,902
- Equity contracts	- 權益性合約	-	73
		<b>893</b>	1,975

## 7. 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：

### 7.1 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 2022 2022年 6月30日	31 Dec 2021 2021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>3,883,830</b>	3,786,516
<b>Securities held</b>	證券持有	-	-
<b>Balances and deposits from banks</b>	銀行的結餘及存款	<b>24,251</b>	74,171
<b>Certificate of deposit issued</b>	已發行的存款證	<b>518,788</b>	516,873
<b>Receivables or prepaid expenses</b>	應收款項或預付費用		
Other receivables	其他應收款項	5	275
<b>Payables or deferred income</b>	應付或遞延收入		
Management fee	管理費	<b>5,377</b>	361
Other payables and deferred income	其他應付及遞延收入	<b>1,010</b>	662
<b>Off-balance sheet items (Contract amounts)</b>	資產負債表外的項目 (合約之金額)		
Currency options	外匯期權	-	-
Equity options	權益性期權	-	1,335
		<hr/>	<hr/>
For the six months ended 30 June 截至 6 月 30 日止 6 個月		<b>2022</b>	2021
<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>12,059</b>	6,095
Interest on securities	證券之利息	-	316
Other operating income or management fee	其他營運收入或管理費	<b>198</b>	1,652
<b>Expenses</b>	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	<b>96</b>	67
Interest on certificate of deposit issued	已發行存款證之利息	<b>3,788</b>	-
Other operating expense	其他營運支出	<b>271</b>	1,424
		<hr/>	<hr/>

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

**7.1 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		<b>30 Jun 2022</b> 2022年 6月31日	31 Dec 2021 2021年 12月31日
<b>Loans and advances to non-bank customers</b>	非銀行類客戶貸款及墊款	<b>2,624</b>	3,032
<b>Receivables or prepaid expenses</b>	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	<b>470</b>	588
<b>Liabilities</b>	負債		
Deposits from customers	客戶存款	<b>304,870</b>	188,575
For the six months ended 30 June 截至6月30日止6個月		<b>2022</b>	2021
<b>Income</b>	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	<b>36</b>	46
Other operating income	其他營運收入	<b>5,884</b>	6,248
<b>Expenses</b>	支出		
Interest on deposits from customers	客戶存款之利息	<b>632</b>	455
Other operating expenses	其他營運支出	<b>1,424</b>	1,366

**7.2 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：

		<b>30 Jun 2022</b> 2022年 6月30日	31 Dec 2021 2021年 12月31日
Loans and advances	貸款及墊款	<b>252</b>	341
Deposit	存款	<b>23,244</b>	22,556
Undrawn commitments	未取用之貸款承諾	<b>150</b>	97

## 8. 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：

		<b>30 Jun 2022</b> 2022年 6月30日	31 Dec 2021 2021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>1,669,703</b>	1,677,925
Total core capital	核心資本總額	<b>1,944,703</b>	1,952,925
<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	-	-
General provision	一般撥備	<b>143,441</b>	163,121
Total supplementary capital	附加資本總額	<b>143,441</b>	163,121
<b>Other deduction</b>	<b>其他扣減項目</b>	-	-
<b>Own funds after deduction</b>	<b>扣減項目後的自有資金</b>	<b>2,088,144</b>	2,116,046
<b>Capital adequacy ratio</b>	<b>資本充足比率</b>	<b>14.9%</b>	15.4%

The calculation of capital base and capital adequacy ratio of the Bank as at 30 June 2022 has taken into account the effect of adoption of IFRS 9 with effect from 1 January 2022.

計算於2022年6月30日之資本基礎及資本充足比率時已計及採納從2022年1月1日起生效的國際財務準則第9號之影響。

**8. CAPITAL (CONTINUED) 資本 (續)**

The following capital adequacy ratios represent the consolidated position of the immediate holding company, Dah Sing Bank, Limited (“DSB”) (covering the Bank and another banking subsidiary of DSB, Dah Sing Bank (China) Limited), as at 30 June 2022 and 31 December 2021 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2022年6月30日及2021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（「大新銀行」）的綜合狀況（包括本銀行及大新銀行另一間附屬銀行公司，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。

		<b>30 Jun 2022</b>	<b>31 Dec 2021</b>
		2022年6月30日	2021年12月31日
<b>Dah Sing Bank, Limited</b>	<b>大新銀行有限公司</b>		
<b>Capital adequacy ratio</b>	<b>資本充足比率</b>	<b>18.0%</b>	<b>18.1%</b>

**9. CREDIT RISK 信貸風險**

**9.1 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 2022

於 2022 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	14,072,798	1,062,175	6,176
Hong Kong	香港	347,460	556,044	66,649
China	中國	95,270	805,029	-
Others	其他	6,046	-	-
		<u>14,521,574</u>	<u>2,423,248</u>	<u>72,825</u>

As at 31 December 2021

於 2021 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	14,219,313	949,358	64,567
Hong Kong	香港	334,461	374,550	182,849
China	中國	72,747	744,472	-
Others	其他	6,491	-	-
		<u>14,633,012</u>	<u>2,068,380</u>	<u>247,416</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。

## 9. CREDIT RISK (CONTINUED) 信貸風險 (續)

## 9.2 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 2022 2022年 6月30日	31 Dec 2021 2021年 12月31日
Agriculture and fisheries	漁農業	-	-
Mining industries	採礦工業	-	-
Manufacturing industries	製造工業	222,266	286,158
Electricity, gas and water	電、燃氣及水	-	-
Construction and public works	建築及公共工程	131,727	101,484
Wholesale and retail trade	批發及零售貿易	512,267	484,973
Restaurants, hotels, and similar	酒樓、餐廳、酒店及有關行業	535,993	551,057
Transport, warehouse and communications	運輸、倉儲及通訊	76,589	81,801
Non-monetary financial institutions	非貨幣金融機構	-	-
Gaming	博彩	563,251	722,968
Exhibition and conference	會展	-	-
Education	教育	10,535	4,102
Information Technology	資訊科技	14	552
Other industries	其他行業	2,197,493	1,997,061
Personal loans	個人貸款	10,271,439	10,402,856
		<b>14,521,574</b>	<b>14,633,012</b>



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

**9.3 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 2022

於 2022 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
<b>Assets</b>	<b>資產</b>							
Loans and advances to customers	客戶貸款及墊款	1,320,062	424,497	363,243	1,538,204	10,416,855	458,713	14,521,574
Cash and balances with banks	現金及在銀行的結餘	796,781	-	-	-	-	-	796,781
Certificates of deposit held	持有的存款證	-	310,197	-	413,071	81,612	-	804,880
Securities issued by AMCM	AMCM 所發行的證券	-	459,934	139,770	462,471	-	-	1,062,175
Other securities	其他證券	-	12,222	-	93,017	450,955	-	556,194
<b>Liabilities</b>	<b>負債</b>							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	24,251	-	-	-	-	24,251
Deposits from non-bank customers	非銀行客戶存款	7,397,042	2,726,818	3,928,288	4,956,595	103,579	-	19,112,322
Certificate of deposits issued	已發行的存款證	-	518,788	-	103,668	-	-	622,456

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

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

As at 31 December 2021

於 2021 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
<b>Assets</b>	<b>資產</b>							
Loans and advances to customers	客戶貸款及墊款	1,364,860	208,687	481,074	1,499,600	10,857,079	221,712	14,633,012
Cash and balances with banks	現金及在銀行的結餘	1,024,880	-	-	-	-	-	1,024,880
Certificates of deposit held	持有的存款證	-	-	-	618,648	80,689	-	699,337
Securities issued by AMCM	AMCM 所發行的證券	-	299,989	-	649,369	-	-	949,358
Other securities	其他證券	-	-	-	42,826	376,859	-	419,685
<b>Liabilities</b>	<b>負債</b>							
Deposits from banks and financial institutions	銀行及金融機構的存款	1,422	74,171	-	-	-	-	75,593
Deposits from non-bank customers	非銀行客戶存款	7,239,600	2,302,995	4,374,617	4,462,328	28,271	-	18,407,811
Certificate of deposits issued	已發行的存款證	-	-	-	620,081	-	-	620,081

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

**9.4 Ageing analysis of past due exposures 逾期風險帳齡分析**

There is no loans and advances to banks and other assets overdue for more than 3 months as at 30 June 2022 (31 December 2021: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2022年6月30日，本銀行沒有逾期3個月以上銀行之貸款及墊款及其他資產（2021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 2022 2022年6月30日		31 Dec 2021 2021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	34,576	0.24	2,931	0.02
- 1 year or less but over 6 months	- 6個月以上至1年	12,534	0.09	9,885	0.07
- over 1 year	- 1年以上	205,785	1.41	208,149	1.42
		<b>252,895</b>	<b>1.74</b>	<b>220,965</b>	<b>1.51</b>

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

**9.4 Ageing analysis of past due exposures (Continued) 逾期風險帳齡分析 (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 2022

於 2022 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 覆蓋部份	減值準備
Overdue loans to non- bank customers	非銀行類客戶之逾 期貸款	<u>252,895</u>	<u>212,764</u>	<u>176,876</u>	<u>184,444</u>

As at 31 December 2021

於 2021 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 覆蓋部份	減值準備
Overdue loans to non- bank customers	非銀行類客戶之逾 期貸款	<u>220,964</u>	<u>160,815</u>	<u>151,601</u>	<u>67,624</u>

## 9. CREDIT RISK (CONTINUED) 信貸風險 (續)

### 9.5 Credit quality analysis under regulatory asset classification 於監管資產分類下之信貸質素分析

The following table illustrates the credit risk exposures of financial instruments of the Bank in accordance with the asset classification required by Notice No. 012/2021-AMCM.

下表闡明本銀行之金融工具的信貸風險，並根據〈澳門金融管理局第012/2021-AMCM號通告〉所要求的資產類別分類。

As at 30 June 2022 於 2022 年 6 月 30 日	Gross amount 總額					Total 合計	ECL allowance 預期信貸 虧損準備	Net 淨額
	Pass 正常	Special mention 特別關注	Sub- standard 次級	Doubtful 可疑	Loss 損失			
Cash and advances with banks								
現金及在銀行的結餘								
- Stage 1 階段 1	1,438,521	-	-	-	-	1,438,521	5	1,438,516
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
AMCM monetary bills								
AMCM 金融票據								
- Stage 1 階段 1	1,062,175	-	-	-	-	1,062,175	28	1,062,147
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Placements with and loans and advances to banks								
銀行存款、貸款及墊款								
- Stage 1 階段 1	3,560,731	-	-	-	-	3,560,731	2,482	3,558,249
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Advances to customers								
客戶貸款及墊款								
- Stage 1 階段 1	13,543,599	-	-	-	-	13,543,599	11,150	13,532,449
- Stage 2 階段 2	68,147	448,700	-	-	-	516,847	13,412	503,435
- Stage 3 階段 3	-	-	239,516	12,534	209,078	461,128	184,444	276,684
Securities at amortised cost								
以攤餘成本列賬的金融資產								
- Stage 1 階段 1	1,361,073	-	-	-	-	1,361,073	1,063	1,360,010
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Other assets								
其他資產								
- Stage 1 階段 1	30,111	-	-	-	-	30,111	351	29,760
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loan commitments and financial guarantees								
貸款承擔及財務擔保								
- Stage 1 階段 1	1,375,055	-	-	-	-	1,375,055	1,487	1,373,568
- Stage 2 階段 2	-	14,808	-	-	-	14,808	132	14,676
- Stage 3 階段 3	-	-	-	-	-	-	-	-
<b>Total 合計</b>	<b>22,440,922</b>	<b>462,005</b>	<b>239,516</b>	<b>12,534</b>	<b>209,071</b>	<b>23,364,048</b>	<b>214,554</b>	<b>23,149,494</b>
Portion covered by collateral								
抵押品所覆蓋部份								
			9,770	10,975	136,392	<b>157,137</b>		

10. 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 2022 2022年6月30日	31 Dec 2021 2021年12月31日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	91	318
		<u>91</u>	<u>318</u>

**11. 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以假設200個基點的向上平行式波動再乘以特定的權數對本銀行經濟價值的淨影響。

		<b>30 Jun 2022</b>	31 Dec 2021
		2022年6月30日	2021年12月31日
MOP	澳門幣	<b>29,165</b>	36,016
HKD	港元	<b>27,477</b>	33,432
USD	美元	<b>28,393</b>	26,613
AUD	澳元	<b>(73)</b>	(768)
EUR	歐元	<b>(131)</b>	(197)
RMB	人民幣	<b>(6,008)</b>	(2,417)
JPY	日元	<b>8</b>	44
NZD	新西蘭元	<b>44</b>	3
GBP	英鎊	<b>(31)</b>	(36)
Others	其他	<b>(23)</b>	(59)
		<b>78,821</b>	<b>92,631</b>
Percentage of own funds	佔自有資金之百分比	<b>3.8%</b>	4.4%

**12. 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 2022

於 2022 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	9,820,122	676,040	511,545	519,506	11,527,213
Spot liabilities	現貨負債	(8,084,569)	(572,656)	(571,328)	(519,920)	(9,748,473)
Forward purchases	遠期買入	6,186	-	60,250	6,398	72,834
Forward sales	遠期賣出	(1,101)	(65,947)	-	(5,787)	(72,835)
		<b>1,740,638</b>	<b>37,437</b>	<b>467</b>	<b>197</b>	<b>1,778,739</b>

As at 31 December 2021

於 2021 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	9,584,634	601,900	453,590	621,527	11,261,651
Spot liabilities	現貨負債	(7,784,432)	(436,040)	(450,709)	(610,427)	(9,281,608)
Forward purchases	遠期買入	143,116	25,090	52,685	27,886	248,777
Forward sales	遠期賣出	(1,364)	(155,345)	(52,685)	(39,382)	(248,776)
		<b>1,941,954</b>	<b>35,605</b>	<b>2,881</b>	<b>(396)</b>	<b>2,980,044</b>



### 13. 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 2022 截至 2022 年 6 月 30 日 止期間</b>	<b>For the year ended 31 Dec 2021 截至 2021 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>411,368</b>	404,860
Average weekly cash in hand	每週平均現金結餘	<b>872,639</b>	660,115
Average month-end specified liquid assets	每月平均規定流動資產	<b>7,119,070</b>	6,579,217
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	<b>38.5%</b>	37.1%
Average one-month liquidity ratio	1 個月平均流動資金比率	<b>35.6%</b>	34.8%
Average three-month liquidity ratio	3 個月平均流動資金比率	<b>41.9%</b>	37.7%