

# **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 2024**

截至 2024 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 2024 (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 28 March 2024.

澳門商業銀行股份有限公司（「本銀行」）截至 2024 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 2024 年 3 月 28 日所頒佈之〈財務訊息披露指引〉而編製。

The accounting policies used in the preparation of the unaudited financial statements of the Bank for the six months ended 30 June 2024 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 2023.

編製包含在此報告內之本銀行於截至 2024 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 2023 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. SUMMARY OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE**  
截至 6 月 30 日止 6 個月簡要綜合收益表

		2024	2023
Interest income	利息收入	509,182	389,620
Interest expense	利息支出	<u>(337,918)</u>	<u>(233,385)</u>
<b>Net interest income</b>	<b>淨利息收入</b>	<b>171,264</b>	156,235
Fee and commission income	服務費及佣金收入	20,926	20,479
Fee and commission expense	服務費及佣金支出	<u>(9,404)</u>	<u>(8,738)</u>
<b>Net fee and commission income</b>	<b>淨服務費及佣金收入</b>	<b>11,522</b>	11,741
Net trading income	淨買賣收入	5,340	4,856
Other operating income	其他營運收入	3,791	12,205
<b>Operating income</b>	<b>營運收入</b>	<u><b>191,917</b></u>	<u>185,037</u>
<b>Operating expenses</b>	<b>營運支出</b>	<b>(116,881)</b>	(115,869)
<b>Operating profit before bad debt provisions</b>	<b>扣除撥備前營運溢利</b>	<u><b>75,036</b></u>	<u>69,168</u>
Gain/(loss) on disposal of premises and other fixed assets	出售行產及其他固定資產的收益/(損失)	2	2
Credit impairment losses	信貸減值虧損	<b>(29,132)</b>	(13,158)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>1,088</u>	<u>947</u>
<b>Profit before income tax</b>	<b>除稅前溢利</b>	<b>46,994</b>	56,959
Income tax expense	所得稅費用	<b>(5,639)</b>	(6,835)
<b>Profit for the period</b>	<b>期間溢利</b>	<u><b>41,355</b></u>	<u>50,124</u>

**1. SUMMARY OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE (CONTINUED)**  
 截至 6 月 30 日止 6 個月簡要綜合收益表 (續)

		<b>2024</b>	2023
Profit for the period	期間溢利	<b>41,355</b>	50,124
Items that will not be reclassified to the income statement:	不會重新分類至收益賬的項目：		
Net change in the fair value of financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的金融資產之公允價值變動淨額	-	29,331
Deferred income tax related to the above	有關上述之遞延稅項	-	(3,520)
Other comprehensive income for the period, net of tax	扣除稅項後之期間其他綜合收益	<b>41,355</b>	25,811
<b>Total comprehensive income for the period, net of tax</b>	<b>扣除稅項後之期間綜合收益總額</b>	<b>41,355</b>	75,935

**2. SUMMARY OF FINANCIAL POSITION 簡要財務狀況表**

		<b>30 Jun 2024</b>	<b>31 Dec 2023</b>
		2024 年	2023 年
		6 月 30 日	12 月 31 日
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及在銀行的結餘	<b>739,740</b>	825,324
Balance with AMCM	在 AMCM 的結餘	<b>337,904</b>	323,166
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	<b>1,848,036</b>	1,625,076
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>3,264,615</b>	3,089,340
Loans and advances to customers	客戶貸款及墊款	<b>14,518,669</b>	14,800,804
Financial assets at amortized cost	以攤餘成本列賬的金融資產	<b>4,759,895</b>	3,875,002
Financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的金融資產	<b>889,835</b>	889,835
Intangible assets	無形資產	<b>10,180</b>	12,722
Premises and other fixed assets	行產及其他固定資產	<b>170,229</b>	173,370
Derivative financial instruments	衍生金融工具	<b>431</b>	770
Other assets	其他資產	<b>64,001</b>	70,118
<b>Total assets</b>	<b>總資產</b>	<b><u>26,603,535</u></b>	<b><u>25,685,527</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>302,893</b>	96,700
Deposits from customers	客戶存款	<b>22,900,243</b>	22,372,161
Derivative financial instruments	衍生金融工具	<b>81</b>	740
Other liabilities	其他負債	<b>305,854</b>	168,456
Current income tax liabilities	即期稅項負債	<b>20,581</b>	14,942
Deferred tax liabilities	遞延稅項負債	<b>100,557</b>	100,557
Provisions	撥備	<b>98</b>	98
<b>Total liabilities</b>	<b>總負債</b>	<b><u>23,630,307</u></b>	<b><u>22,753,654</u></b>
<b>Equity</b>	<b>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
General regulatory reserve	一般監管儲備	<b>120,171</b>	129,248
Specific regulatory reserve	特定監管儲備	<b>42,944</b>	57,527
Investment revaluation reserve	投資重估儲備	<b>749,534</b>	749,534
Retained earnings	保留盈餘	<b>1,560,579</b>	1,495,564
<b>Total equity</b>	<b>權益總額</b>	<b><u>2,973,228</u></b>	<b><u>2,931,873</u></b>
<b>Total liabilities and equity</b>	<b>總負債及權益總額</b>	<b><u>26,603,535</u></b>	<b><u>25,685,527</u></b>

## 3. STATEMENT OF CHANGES IN EQUITY 權益變動表

	Share Capital 股本	Share Premium 發行溢價	Legal Reserve 法定儲備	Reserve for Share-based Compensation 以股份為基礎 之報酬儲備	Regulatory Reserve 監管儲備	Reserve for Investment Revaluation 投資重估 儲備	Retained Earnings 保留盈利	Total Equity 權益合計
<b>Balance at 1 January 2023</b>								
2023年1月1日結餘	225,000	50,000	225,000	1,146	163,503	260,625	1,422,364	2,347,638
2022 Dividend 2022年度股息	-	-	-	-	-	-	(18,000)	(18,000)
Net profit for the year 年度溢利	-	-	-	-	-	-	114,472	114,472
Other comprehensive income for the year 年度其他全面收益	-	-	-	-	-	488,909	-	488,909
Settlement of share-based compensation 以股份為基礎之報酬結算	-	-	-	(1,146)	-	-	-	(1,146)
Transfer to regulatory reserve 轉移至監管儲備	-	-	-	-	23,272	-	(23,272)	-
<b>Balance as at 31 December 2023 and 1 January 2024</b>								
2023年12月31日及2024年 1月1日結餘	225,000	50,000	225,000	-	186,775	749,534	1,495,564	2,931,873
2023 Dividend 2023年度股息	-	-	-	-	-	-	-	-
Net profit for the period 期間溢利	-	-	-	-	-	-	41,355	41,355
Other comprehensive income for the period 期間其他全面收益	-	-	-	-	-	-	-	-
Transfer from regulatory reserve 從管儲備轉移	-	-	-	-	(23,660)	-	23,660	-
<b>Balance as at 30 June 2024</b>								
2024年6月30日結餘	225,000	50,000	225,000	-	163,115	749,534	1,560,579	2,973,228

**4. STATEMENT OF CASH FLOWS 現金流量結算表**

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

		2024	2023
<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	473,773	332,161
Interest expense paid	已付利息支出	(300,278)	(160,732)
Dividends received	已收股息	155	8,408
Net fee and commission income received	已收淨服務費及佣金收入	11,446	11,263
Net trading income received	已收淨買賣收入	1,576	4,856
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	1,088	947
Other operating income received	已收其他營運收入	3,634	3,795
Other operating expenses paid	已付其他營運支出	(106,821)	(107,620)
<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>84,573</b>	<b>93,078</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 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	(254,683)	119,093
Net (increase)/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(增加)/減少淨額	(288,399)	61,074
Net decrease/(increase) in loans and advances to Customers	客戶貸款及墊款的減少/(增加)淨額	233,097	(410,574)
Net decrease/(increase) in other operating assets	營運資產的減少/(增加)淨額	1,627	(418)
Net increase in balances and deposits from banks	銀行結餘和存款的增加淨額	206,071	150,045
Net increase in deposits from customers	客戶存款的增加淨額	490,564	269,734
Net increase/(decrease) in other operating liabilities	其他營運負債的增加/(減少)淨額	137,280	(1,405)
<b>Net cash flows from operating assets and operating liabilities</b>	<b>營運資產及負債之流入現金淨額</b>	<b>525,557</b>	<b>187,549</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	(1,483)	(2,716)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(1,234)	(1,095)
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	2
Purchase of amortized cost investments	購置以攤餘成本計量投資	(1,521,615)	(541,112)
Proceeds from redemption of amortized cost investments	贖回以攤餘成本計量投資所得款項	702,553	256,115
<b>Net cash flows used in investing activities</b>	<b>投資活動所用現金淨額</b>	<b>(821,776)</b>	<b>(288,806)</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	-	(18,000)
<b>Net cash flows used in financing activities</b>	<b>融資活動所用現金淨額</b>	<b>-</b>	<b>(18,000)</b>
<b>Net decrease in cash and cash equivalents</b>	<b>現金及等同現金項目的減少淨額</b>	<b>(211,646)</b>	<b>(26,179)</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>3,104,362</b>	<b>3,774,062</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>2,892,716</b>	<b>3,747,883</b>

4. STATEMENT OF CASH FLOWS (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

		2024	2023
<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	657,930	897,376
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	2,234,786	2,850,507
<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>2,892,716</b>	<b>3,747,883</b>

5. 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
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無	-
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**List of shareholders 主要股東之名單：**

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, Supervisory Board, and Board of Directors**

股東會主席團、監事會及董事會：

**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**

Mayhew, Nicholas John	Chairman 監事長
Leong Leng I 梁令怡	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



**6. 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 were 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 2024</b>	31 Dec 2023
		2024 年	2023 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	<b>52,863</b>	52,863
Transaction related contingencies	與交易相關之或然項目	<b>213,252</b>	213,252
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>1,016,940</b>	1,016,940
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	<b>738,378</b>	738,378
- 1 year and over	- 1 年及以上	<b>337,959</b>	337,959
Forward forward deposits placed	遠期存款	-	-
		<b><u>2,359,392</u></b>	<b><u>2,359,392</u></b>

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

**7.1 The contract amounts of the Bank's outstanding derivative contracts were as follows:**

本銀行未到期衍生工具合約之金額如下：

		<b>30 Jun 2024</b> 2024 年 6月30日	31 Dec 2023 2023 年 12月31日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	<b>125,309</b>	70,564
- Currency forward sold	- 遠期外匯出售	<b>(124,952)</b>	(70,543)
Net currency forward position	遠期外匯淨額	<b>357</b>	21
Currency options purchased	外匯期權購入	<b>8,498</b>	1,462
Currency options written	外匯期權沽出	<b>(8,498)</b>	(1,462)

The fair values of the Bank's outstanding derivative contracts were as follows:

本銀行未到期衍生工具之公平值如下：

		<b>30 Jun 2024</b> 2024 年 6月30日	31 Dec 2023 2023 年 12月31日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	<b>431</b>	770
- Currency forward sold	- 遠期外匯出售	<b>(81)</b>	(740)
Currency options purchased	外匯期權購入	<b>315</b>	446
Currency options written	外匯期權沽出	<b>(315)</b>	(446)

**7.2 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, were 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 2024</b> 2024 年 6月30日	31 Dec 2023 2023 年 12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	<b>1,074</b>	964
- Equity contracts	- 權益性合約	-	-
		<b>1,074</b>	964

**8. 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：

**8.1 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 2024 2024 年 6 月 30 日	31 Dec 2023 2023 年 12 月 31 日
<b>Assets:</b>	<b>資產：</b>		
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	3,576,548	3,481,579
<b>Receivables or prepaid expenses:</b>	<b>應收款項或預付費用：</b>		
Other receivables or prepaid expenses	其他應收款項或預付費用	356	172
<b>Liabilities:</b>	<b>負債：</b>		
Balances and deposits from banks	銀行的結餘及存款	302,893	96,700
Certificate of deposit issued	已發行的存款證	-	-
<b>Payables or deferred income:</b>	<b>應付或遞延收入：</b>		
Management fee	管理費	5,312	1,617
Other payables and deferred income	其他應付及遞延收入	477	792
<b>Off-balance sheet items (Contract amounts):</b>	<b>資產負債表外的項目 (合約之金額)：</b>		
Currency options	外匯期權	8,498	1,462
Equity options	權益性期權	-	-
		-	-
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2024	2023
<b>Income:</b>	<b>收入：</b>		
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	70,821	67,169
Interest on securities	證券之利息	-	-
Other operating income or management fee	其他營運收入或管理費	22	124
<b>Expenses:</b>	<b>支出：</b>		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	626	564
Interest on certificate of deposit issued	已發行存款證之利息	-	169
Other operating expense or management fee	其他營運支出或管理費	640	1,352
		640	1,352

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

**8.1 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 2024</b> 2024 年 6 月 30 日	31 Dec 2023 2023 年 12 月 31 日
<b>Assets:</b>	<b>資產:</b>		
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	<b>1,662</b>	1,802
<b>Receivables or prepaid expenses:</b>	<b>應收款項或預付費用:</b>		
Other receivables or prepaid expenses	其他應收款項或預付費用	<b>686</b>	768
<b>Liabilities:</b>	<b>負債:</b>		
Deposits from customers	客戶存款	<b>60,170</b>	85,159
For the six months ended 30 June 截至 6 月 30 日止 6 個月		<b>2024</b>	2023
<b>Income:</b>	<b>收入:</b>		
Fee and commission income	服務費及佣金收入	<b>3,785</b>	3,480
Rental	租金	<b>1,279</b>	1,279
Management fee	管理費	<b>620</b>	67
Interest income	利息收入	<b>29</b>	32
<b>Expenses:</b>	<b>支出:</b>		
Interest on deposits from customers	客戶存款之利息	<b>856</b>	394
Fee and commission and operating expenses	服務費及佣金及營運支出	<b>1,940</b>	1,873

**8.2 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 on 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 2024</b> 2024 年 6 月 30 日	31 Dec 2023 2023 年 12 月 31 日
Loans and advances	貸款及墊款	<b>13</b>	7
Deposit	存款	<b>27,140</b>	26,332
Undrawn commitments	未取用之貸款承諾	<b>137</b>	143

**9. CAPITAL 資本**

The capital base of the Bank and the capital adequacy ratio calculated in accordance with Circular No. 010/B/2023-DSB/AMCM and Notice No. 011/2015-AMCM are as follows:

本銀行的資本基礎及資本充足比率是根據〈澳門金融管理局傳閱文件第010/B/2023-DSB/AMCM號〉及〈澳門金融管理局通告第011/2015-AMCM號〉計算，呈列如下：

		<b>30 Jun 2024</b> 2024 年 6 月 30 日	31 Dec 2023 2023 年 12 月 31 日
<b>CET1 capital</b>	<b>普通股權一級資本</b>		
Common shares	普通股股份	<b>225,000</b>	225,000
Share premium	發行溢價	<b>50,000</b>	50,000
Retained earnings	保留盈餘	<b>1519,224</b>	1,381,093
Accumulated other comprehensive income	累積其他綜合收益	<b>749,535</b>	260,625
Other reserves	其他儲備	<b>388,115</b>	411,775
Deductions	扣減	<b>(635,774)</b>	(233,228)
Total CET1 capital	普通股權一級資本總額	<b><u>2,296,100</u></b>	<u>2,095,265</u>
<b>Tier 2 capital</b>	<b>二級資本</b>		
Accumulated provisions	累積撥備	<b>145,741</b>	148,589
Total Tier 2 capital	二級資本總額	<b><u>145,741</u></b>	<u>148,589</u>
<b>Own funds</b>	<b>自有資金</b>	<b><u>2,441,841</u></b>	<u>2,243,854</u>
<b>Capital adequacy ratio</b>	<b>資本充足比率</b>		
CET1 (or Tier 1)	普通股權一級 (或一級)	<b>13.4%</b>	12.7%
Total	整體	<b><u>14.3%</u></b>	<u>13.6%</u>

**9. CAPITAL (CONTINUED) 資本（續）**

The following capital adequacy ratios represent the consolidated position of the immediate holding company, DSB (covering the Bank and Dah Sing Bank (China) Limited), as at 30 June 2024 and 31 December 2023 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2024年6月30日及2023年12月31日之資本充足比率乃直接控股公司，即大新銀行的綜合狀況（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。

		<b>30 Jun 2024</b>	<b>31 Dec 2023</b>
		2024年6月30日	2023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>20.8%</b>	<b>21.2%</b>

**10. CREDIT RISK 信貸風險**

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

The following table analyses gross loans and 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及墊款總額、債務證券投資、衍生金融工具，以區域分類。

As at 30 June 2024

於 2024 年 6 月 30 日

Region	地區分佈	Gross loans and advances to customers 貸款及墊款總額	Investment in debt securities 債務證券投資	Derivative financial instruments (Note) 衍生金融工具 (註)
<b>Macau</b>	<b>澳門</b>			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	<b>1,848,078</b>	-
- Others	- 其他	<b>14,054,887</b>	-	<b>55,860</b>
<b>Hong Kong</b>	<b>香港</b>			
- Banks	- 銀行同業	-	<b>1,998,966</b>	<b>69,449</b>
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	<b>395,698</b>	<b>316,949</b>	-
<b>Mainland China</b>	<b>中國內地</b>			
- Banks	- 銀行同業	-	<b>2,291,362</b>	-
- Government or Public sector	- 政府或公營機構	-	-	-
- Others	- 其他	<b>119,533</b>	-	-
<b>Other regions</b>	<b>其他地區</b>			
- Banks	- 銀行同業	-	<b>156,605</b>	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	<b>9,945</b>	-	-
		<b>14,580,063</b>	<b>6,611,960</b>	<b>125,309</b>

Note : Derivative financial instruments are shown in notional amount.

註：衍生金融工具是以名義金額呈列。

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

**10.1 Geographic distribution of exposures (Continued) 風險區域分類 (續)**

As at 31 December 2023

於 2023 年 12 月 31 日

Region	地區分佈	Gross loans and advances to customers 貸款及墊款總額	Investment in debt securities 債務證券投資	Derivative financial instruments (Note) 衍生金融工具 (註)
Macau	澳門			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	1,625,115	-
- Others	- 其他	14,307,868	-	16,279
Hong Kong	香港			
- Banks	- 銀行同業	-	1,673,320	54,285
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	345,296	581,776	-
Mainland China	中國內地			
- Banks	- 銀行同業	-	1,625,854	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	210,856	-	-
Other regions	其他地區			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	11,237	-	-
		<u>14,875,257</u>	<u>5,506,065</u>	<u>70,564</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。



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

**10.1 Geographic distribution of exposures (Continued) 風險區域分類 (續)**

		<b>30 Jun 2024</b>	31 Dec 2023
		2024 年 6 月 30 日	2023 年 12 月 31 日
Impaired loans and advances to customers:	信貸減值之客戶貸款及墊款：		
- Macau	- 澳門	<b>191,719</b>	196,868
- Hong Kong	- 香港	<b>55,998</b>	84
- Mainland China	- 中國內地	-	87,089
- Other regions	- 其他地區	-	-
		<b>247,717</b>	<b>284,041</b>
		<b>30 Jun 2024</b>	31 Dec 2023
		2024 年 6 月 30 日	2023 年 12 月 31 日
Stage 3 impairment allowances:	階段 3 減值準備：		
- Macau	- 澳門	<b>35,806</b>	37,582
- Hong Kong	- 香港	<b>19</b>	84
- Mainland China	- 中國內地	-	17,445
- Other regions	- 其他地區	-	-
		<b>35,825</b>	<b>55,111</b>

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

### 10.2 Industry distribution of exposures 風險行業分類

Gross loans and advances to customers and their impairment allowances by industry distribution classified according to the purpose of the loans.

按行業分類之客戶貸款及墊款總額及其減值準備，以貸款目的分類。

		30 Jun 2024 2024年6月30日		31 Dec 2023 2023年12月31日	
		Gross loans and advances to customers 客戶貸款及 墊款總額	Impairment allowance 減值準備	Gross loans and advances to customers 客戶貸款及 墊款總額	Impairment allowance 減值準備
Agriculture and fisheries	漁農業	-	-	-	-
Mining industries	採礦工業	-	-	-	-
Manufacturing industries	製造工業	49,295	3	88,299	7
Electricity, gas and water	電、燃氣及水	-	-	-	-
Construction and public works	建築及公共工程	138,425	640	120,587	20
Wholesale and retail trade	批發及零售貿易	698,794	540	721,773	359
Restaurants, hotels, and similar	餐廳、酒店及有關行業	605,024	306	530,990	280
Transport, warehousing and communications	運輸、倉儲及通訊	41,868	19	43,342	11
Non-monetary financial institutions	非貨幣金融機構	-	-	-	-
Gaming	博彩	1,028,162	396	1,085,668	641
Exhibition and conference	會展	-	-	-	-
Education	教育	7,072	2	6,123	2
Information Technology	資訊科技	4,480	1	4,943	1
Other industries	其他行業	2,720,725	16,857	2,781,037	39,306
Personal loans	個人貸款	9,286,218	42,630	9,492,495	33,827
		<b>14,580,063</b>	<b>61,394</b>	<b>14,875,257</b>	<b>74,454</b>

Impaired loans and advances to customers and their impairment allowances by industry distribution are shown below:

按行業分類的信貸減值之客戶貸款及墊款總額及其減值準備如下：

		30 Jun 2024 2024年6月30日		31 Dec 2023 2023年12月31日	
		Impaired loans and advances to customers 信貸減值之 客戶貸款及 墊款總額	Impairment allowance 減值準備	Impaired loans and advances to customers 信貸減值之 客戶貸款及 墊款總額	Impairment allowance 減值準備
Other industries	其他行業	140,219	14,838	180,615	38,117
Personal loans	個人貸款	107,498	20,986	103,426	16,994
		<b>247,717</b>	<b>35,824</b>	<b>284,041</b>	<b>55,111</b>

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

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

There were no loans and advances to banks and other assets overdue for more than 3 months as at 30 June 2024 (31 December 2023: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2024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（2023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 2024 2024年6月30日		31 Dec 2023 2023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 loans and advances to customers which have been overdue for:	未償還客戶貸款及墊款總額，逾期：				
- 6 months or less but over 3 months	- 3個月以上至6個月	6,903	0.05	2,459	0.02
- 1 year or less but over 6 months	- 6個月以上至1年	5,595	0.04	8,734	0.06
- over 1 year	- 1年以上	235,219	1.61	272,848	1.84
		<b>247,717</b>	<b>1.70</b>	<b>284,041</b>	<b>1.92</b>

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

**10.3 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 2024

於 2024 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>247,717</u>	<u>197,155</u>	<u>167,926</u>	<u>35,824</u>

As at 31 December 2023

於 2023 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>284,041</u>	<u>202,269</u>	<u>170,630</u>	<u>55,111</u>

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

### 10.4 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 2024 於 2024 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 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	1,077,649	-	-	-	-	1,077,649	(5)	1,077,644
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
AMCM monetary bills								
AMCM 金融票據								
- Stage 1 階段 1	1,848,078	-	-	-	-	1,848,078	(42)	1,848,036
- 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	3,267,991	-	-	-	-	3,267,991	(3,380)	3,264,611
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loans and advances to customers								
客戶貸款及墊款								
- Stage 1 階段 1	3,267,991	-	-	-	-	12,692,199	(8,226)	12,683,973
- Stage 2 階段 2	1,176,230	463,917	-	-	-	1,640,147	(17,344)	1,622,803
- Stage 3 階段 3	-	-	6,903	5,595	235,219	247,717	(35,824)	211,893
Financial assets at amortized cost								
以攤餘成本列賬的金融資產								
- Stage 1 階段 1	4,763,881	-	-	-	-	4,763,881	(3,987)	4,759,894
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Other assets								
其他資產								
- Stage 1 階段 1	64,548	-	-	-	-	64,548	(196)	64,352
- 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	1,404,530	-	-	-	-	1,404,530	(3,622)	1,400,908
- Stage 2 階段 2	3,229	1,242	-	-	-	4,471	(212)	4,259
- Stage 3 階段 3	-	-	-	-	-	-	-	-
<b>Total 合計</b>	<b>26,298,335</b>	<b>465,159</b>	<b>6,903</b>	<b>5,595</b>	<b>235,219</b>	<b>27,011,211</b>	<b>(72,838)</b>	<b>26,938,373</b>
Portion covered by collateral								
抵押品所覆蓋部份								
			5,816	3,746	158,365	<b>167,927</b>		

10. CREDIT RISK (CONTINUED) 信貸風險 (續)

10.4 Credit quality analysis under regulatory asset classification (Continued)  
於監管資產分類下之信貸質素分析 (續)

As at 31 December 2023 於 2023 年 12 月 31 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 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	1,148,498	-	-	-	-	1,148,498	(8)	1,148,490
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
AMCM monetary bills AMCM 金融票據								
- Stage 1 階段 1	1,625,114	-	-	-	-	1,625,114	(38)	1,625,076
- 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	3,092,804	-	-	-	-	3,092,804	(3,464)	3,089,340
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loans and advances to customers 客戶貸款及墊款								
- Stage 1 階段 1	13,731,379	-	-	-	-	13,731,379	(7,953)	13,723,426
- Stage 2 階段 2	471,837	387,966	-	-	-	859,803	(11,389)	848,414
- Stage 3 階段 3	-	-	2,458	8,734	272,883	284,075	(55,111)	228,964
Financial assets at amortized cost 以攤餘成本列賬的金融資產								
- Stage 1 階段 1	3,880,950	-	-	-	-	3,880,950	(5,948)	3,875,002
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Other assets 其他資產								
- Stage 1 階段 1	70,256	-	-	-	-	70,256	(138)	70,118
- 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	1,002,618	-	-	-	-	1,002,618	(1,083)	1,001,535
- Stage 2 階段 2	23,676	1,488	-	-	-	25,164	(119)	25,045
- Stage 3 階段 3	-	-	-	-	-	-	-	-
<b>Total 合計</b>	<b>25,047,132</b>	<b>389,454</b>	<b>2,458</b>	<b>8,734</b>	<b>272,883</b>	<b>25,720,661</b>	<b>(85,251)</b>	<b>25,635,410</b>
Portion covered by collateral 抵押品所覆蓋部份								
			1,485	7,789	161,356	170,630		

11. 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, were 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 2024 2024年6月30日	31 Dec 2023 2023年12月31日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	376	410
		<u>376</u>	<u>410</u>

**12. 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 2024</b>	31 Dec 2023
		2024年6月30日	2023年12月31日
MOP	澳門幣	<b>24,958</b>	19,393
HKD	港元	<b>36,641</b>	28,786
USD	美元	<b>14,780</b>	21,348
AUD	澳元	<b>21</b>	(40)
EUR	歐元	<b>460</b>	(66)
RMB	人民幣	<b>(4,128)</b>	(5,523)
JPY	日元	<b>(52)</b>	19
NZD	新西蘭元	<b>13</b>	(27)
GBP	英鎊	<b>(11)</b>	(24)
Others	其他	<b>41</b>	(29)
		<b>72,723</b>	<b>63,837</b>
Percentage of own funds	佔自有資金之百分比	<b>3.0%</b>	2.9%



**13. 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 2024

於 2024 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	11,833,816	2,986,010	536,787	750,418	16,107,031
Spot liabilities	現貨負債	(11,173,877)	(2,988,142)	(533,856)	(747,773)	(15,443,648)
Forward purchases	遠期買入	52,318	67,814	-	5,375	125,507
Forward sales	遠期賣出	(65,592)	(53,148)	-	(6,767)	(125,507)
		<b>646,665</b>	<b>12,534</b>	<b>2,931</b>	<b>1,253</b>	<b>663,383</b>

As at 31 December 2023

於 2023 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	12,174,869	1,997,176	653,459	584,780	15,410,284
Spot liabilities	現貨負債	(11,047,208)	(1,931,801)	(652,765)	(584,780)	(14,217,305)
Forward purchases	遠期買入	48,487	-	1,358	20,739	70,584
Forward sales	遠期賣出	(41)	(53,574)	-	(16,969)	(70,584)
		<b>1,176,107</b>	<b>11,801</b>	<b>2,052</b>	<b>3,019</b>	<b>1,192,979</b>

## 14. LIQUIDITY 流動資金

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 2024

於 2024 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 to 3 years	Over 3 years	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 至 3 年	3 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	1,219,458	222,113	377,942	1,182,650	1,691,789	9,636,550	249,560	14,580,063
Cash and balances with banks	現金及在銀行的 結餘	739,745	-	-	-	-	-	-	739,745
Certificates of deposit held	持有的存款證	-	221,437	899,428	3,112,025	154,500	-	-	4,387,390
Securities issued by AMCM	AMCM 所發行的 證券	-	616,068	778,458	453,552	-	-	-	1,848,078
Other securities	其他證券	-	-	-	92,325	284,166	-	-	376,491
<b>Liabilities</b>	<b>負債</b>								
Deposits from banks and financial institutions	銀行及金融機構 的存款	-	302,893	-	-	-	-	-	302,893
Deposits from public sector entities	公共機構存款	1,513	8,022	28,101	86,533	-	-	-	124,169
Deposits from non- bank customers	非銀行客戶存款	5,915,746	3,059,563	4,571,137	9,117,549	111,838	-	-	22,775,833

**14. LIQUIDITY (CONTINUED) 流動資金 (續)**

As at 31 December 2023

於 2023 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 to 3 years	Over 3 years	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 至 3 年	3 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	1,298,305	226,248	350,385	1,398,207	1,708,147	9,614,201	279,763	14,875,257
Cash and balances with banks	現金及在銀行的 結餘	825,332	-	-	-	-	-	-	825,332
Certificates of deposit held	持有的存款證	-	80,265	-	3,159,341	-	-	-	3,239,605
Securities issued by AMCM	AMCM 所發行的 證券	-	828,198	305,840	491,077	-	-	-	1,625,115
Other securities	其他證券	-	-	214,537	48,463	378,345	-	-	641,345
<b>Liabilities</b>	<b>負債</b>								
Deposits from banks and financial institutions	銀行及金融機構 的存款	-	96,700	-	-	-	-	-	96,700
Deposits from public sector entities	公共機構存款	19,339	6,022	91,406	60,525	-	-	-	177,292
Deposits from non- bank customers	非銀行客戶存款	5,884,071	3,048,500	3,843,795	9,209,822	208,559	-	-	22,194,747

**14. LIQUIDITY (CONTINUED) 流動資金 (續)**

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 2024 截至 2024 年 6 月 30 日 止期間</b>	<b>For the year ended 31 Dec 2023 截至 2023 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>410,394</b>	399,488
Average weekly cash in hand	每週平均現金結餘	<b>631,212</b>	655,082
Average month-end specified liquid assets	每月平均規定流動資產	<b>9,131,818</b>	7,842,209
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>41.1%</b>	37.5%
Average one-month liquidity ratio	1 個月平均流動資金比率	<b>41.3%</b>	42.2%
Average three-month liquidity ratio	3 個月平均流動資金比率	<b>39.9%</b>	44.0%