

大豐銀行股份有限公司

TAI FUNG BANK LIMITED

財務訊息披露
(未經審核)

**DISCLOSURE OF FINANCIAL INFORMATION
(UNAUDITED)**

截止至二零一五年六月三十日止六個月

FOR THE 6 MONTHS ENDED 30 JUNE 2015

按照澳門金管局傳閱文件第
026/B/2012-DSB/AMCM 號

**IN ACCORDANCE WITH THE AMCM
CIRCULAR NO. 026/B/2012-DSB/AMCM**

2015年9月第1版

主要股東

根據本行股東登記冊紀錄，截至二〇一五年六月三十日，持有超過本行普通股股本百分之十之股東如下：

中國銀行
何賢家族

List of shareholders with qualifying holdings:

As at 30 June, 2015, the holding by the shareholders and which represents 10% or more of the common share capital were:

Bank of China Limited
The family of Ho Yin

主要機關

股東大會執行委員會：

主席：陳瓊
副主席：中國銀行
秘書：蘇珏華

Corporate Information

Members of the General Assembly

Chairman：Chan King
Vice-Chairman：Bank of China
Secretary：So Kwok Wah

董事會

董事長：何厚鏜
副董事長：葉一新
常務董事：何厚鏜
周鵬
徐繼昌

Board of Directors:

Chairman：Ho Hao Tong
Vice-Chairman：Ye Yixin
Executive Directors：Howard H.H. Ho
Zhou Peng
Chui Kai Cheong

董事：何厚榮
傅厚澤
秦立儒
葉兆佳
何敬麟
房延敏
歐陽耀光
何敬民

Directors：Ho Hao Veng
Fu Hau Chak
Qin Liru
Ip Sio Kai
Ho Kevin King Lun
Fang Yanmin
Au Ieong Iu Kong
Ho King Man Justin

監事會

主席：容永恩
委員：王麗杰
姜宜道

Supervisory Committee

Chairman：Iong Weng Ian
Members：Wang Lijie
Jiang Yidao

公司秘書：蘇珏華

Secretary：So Kwok Wah

Tai Fung Bank Limited
大豐銀行股份有限公司
Balance Sheet As At 30 June 2015
資產負債表於二零一五年六月三十日

MOP'000 澳門元千元

Assets 資產	Gross assets 資產總額	Provisions, amortization 備用金,折舊和減值	Net Asset 資產淨額
Cash in hand 現金	712,290		712,290
Deposits with Monetary Authority of Macau AMCM 存款	1,264,278		1,264,278
Receivables 應收賬項			
Demand deposits with local financial institutions 在本地之其他信用機構活期存款	63,633		63,633
Demand deposits with foreign financial institutions 在外地之其他信用機構活期存款	232,971		232,971
Gold and silver 金,銀	12,317		12,317
Other assets 其他流動資產	132,333		132,333
Loans and advances 放款	60,236,437	1,696	60,234,741
Applications of resources in local financial institutes 在本澳信用機構拆放	7,851,392		7,851,392
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	13,158,881		13,158,881
Debt investment securities 股票,債券及股權	14,751,161	46,964	14,704,197
Applications of resources consigned to the bank 承銷資金投資			
Debtors 債務人	1,469,221		1,469,221
Other investments 其他投資	10,494,418		10,494,418
Long term investments 財務投資	695,988	5,190	690,798
Properties 不動產	3,591,521		3,591,521
Fixtures and equipment 設備	562,840	468,254	94,586
Deferred expenditure 遞延費用			
Organization expenses 開辦費用			
Construction in progress 未完成不動產			
Other fixed assets 其他固定資產			
Internal A/cs and A/cs pending regularization 內部及調整賬	333,160		333,160
TOTAL 總額	115,562,841	522,104	115,040,737

Balance Sheet As At 30 June 2015

資產負債表於二零一五年六月三十日

MOP'000 澳門元千元

Liabilities 負債	SUB-TOTAL 小結	TOTAL 總額
Demand deposits 活期存款	24,063,780	
Call Deposits 通知存款	130,368	
Fixed deposits 定期存款	46,637,324	70,831,472
Deposits of public sector 公共機構存款		15,594,487
Deposits of other local financial institutions 本地信用機構資金	1,288,854	
Resources of other local entities 其他本地機構資金		
Foreign currency loans 外幣借款	10,804,061	
Debentures 債券借款	1,998,200	
Creditors for resources consigned to the bank 承銷資金債權人		
Cheques and payment orders 應付支票及票據	150,186	
Creditors 債權人	21,718	
Sundry Liabilities 各項負債	1,062,849	15,325,868
Internal A/cs and A/cs pending regularization 內部及調整賬		1,092,466
Sundry provisions 各項風險備用金		705,393
Capital 股本	1,300,000	
Legal reserves 法定儲備	1,000,000	
Reserve as per company articles 自定儲備		
Other reserves 其他儲備	6,294,527	8,594,527
Retained profit brought forward 歷年營業結果	2,394,711	
Profit and loss for the year 本年營業結果	501,813	2,896,524
TOTAL 總額		115,040,737

Operating Result for the 6 Months ended 30 June 2015

截至二零一五年六月三十日止六個月營業結果演算

Income Statement

營業賬目

Mop'000 澳門元千元

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
Cost of credit operations 負債業務成本	674,221	Income from credit operations 資產業務收益	1,411,353
Personnel costs 人事費用		Income from banking services 銀行服務收益	63,828
Directors and Fiscal Council expenses 董事及監察會開支	2,930	Income from other banking services 其他銀行業務收益	15,207
Staff salaries and allowances 職員開支	158,973	Income from securities and equity investments 證券及財務投資收益	30,986
Staff welfare expenses 固定職員福利	8,249	Other banking income 其他銀行收益	41,888
Other personnel costs 其他人事費用	9,303	Income from non-banking operations 非正常業務收益	1,435
Third party supply 第三者作出之供應	7,043	Operating loss 營業損失	
Third party services 第三者提供之勞務	40,621		
Other bank costs 其他銀行費用	10,497		
Taxation 稅項	1,627		
Costs of non-banking operations 非正常業務費用	161		
Depreciation 折舊撥款	66,227		
Provisions 備用金之撥款	58,778		
Operating Profit 營業利潤	526,067		
TOTAL 總額	1,564,697	TOTAL 總額	1,564,697

Profit and Loss Account

損益計算表

MOP'000 澳門元千元

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
Operating loss 營業損失		Operating profit 營業利潤	526,067
Losses related to previous years 歷年之損失		Profit related to previous years 歷年之利潤	42,745
Exceptional losses 特別損失		Exceptional profit 特別利潤	1
Profit tax provision 營業利潤之稅項撥款	67,000	Provision used 備用金之使用	
Profit after tax 營業結果(盈餘)	501,813	Operating loss 營業結果(虧損)	
TOTAL 總額	568,813	TOTAL 總額	568,813

現金流量表
截至二零一五年六月三十日止六個月

Cash Flow Statement
For the 6 months ended 30 June 2015

	附註 Note	澳門元千元 MOP'000
經營業務之現金流量		
除稅前經營現金之流入		20,306,472
支付稅項	(a)	-
經營業務之現金流入淨額		<u>20,306,472</u>

投資業務之現金流量		
收取股息		8,902
購入不動產、廠場和設備		(11,787)
出售不動產、廠場和設備所得款項		1
投資於資產管理		-
購買政府債券		(25,080,650)
贖回政府債券		23,604,000
購買存款証		(7,282,743)
贖回存款証		638,792
購買有價証券		(9,828,764)
贖回有價証券		3,795,842
投資業務之現金流出淨額		<u>(14,156,407)</u>

融資業務之現金流量		
優先股發行		2,550,000
支付股息		(85,000)
融資業務之現金流入淨額		<u>2,465,000</u>

現金及等同現金項目之增加		8,615,065
於一月一日之現金及等同現金項目		<u>11,477,622</u>
於六月三十日之現金及等同現金項目	(b)	<u><u>20,092,687</u></u>

現金流量表附註
截至二零一五年六月三十日止六個月

Notes to Cash Flow Statement
For the 6 months ended 30 June 2015

(a) 經營溢利/除稅前溢利與除稅前經營
現金之流入對賬:

(a) Reconciliation of operating profit / profit before
taxation to operating cash inflow before
taxation:

		澳門元千元 MOP'000
經營溢利/除稅前溢利	Operating profit / Profit before taxation	568,813
呆壞賬撥備	Charge of bad and doubtful advances and other accounts	15,986
出售不動產、廠場、設備淨收益	Net gain from disposal of Property, plant and equipment	(1)
不動產、廠場和設備折舊	Depreciation on property, plant and equipment	66,227
股息收入	Dividend income	(8,902)
存放於澳門金融管理局之增加	Increase in deposits with AMCM	(169,165)
原到期日超過三個月之銀行及其他金融機構存款之減少	Decrease in placements with banks and other financial institutions with original maturity over three months	296,590
銀行及其他金融機構存款之增加	Increase in deposits and balances of banks and other financial institutions	10,901,144
貸款及其他賬項之增加	Increase in advances and other accounts	(3,757,888)
其他資產之增加	Increase in other assets	(863,362)
客戶存款之增加	Increase in deposits from customers	13,057,842
其他負債之增加	Increase in other liabilities	297,513
投資之折讓/溢價的攤銷	Amortization of discount / premium on investments	(116,333)
外匯差額	Exchange difference	15,253
證券投資之未實現虧損	Unrealised loss of investments in securities	2,755
除稅前經營現金之流入	Operating cash inflow before taxation	<u>20,306,472</u>

(b) 現金及等同現金項目結存分析:

(b) Analysis of balances of cash and cash equivalents:

		澳門元千元 MOP'000
庫存現金	Cash	724,587
即期及短期通知結餘	Money at call and short notice	296,604
原到期日在三個月內之銀行及其他金融機構存款	Placements with banks and other financial institutions with original maturity within three months	13,442,216
原到期日在三個月內之政府債券	Treasury bills with original maturity within three months	5,629,280
		<u>20,092,687</u>

信用風險

Credit Risk

a. 按澳門金融管理局分類為非銀行客戶放款分類情況

a. Classification of loans and advances portfolio to non-bank customers with the rules of AMCM

二零一五年六月三十日

30 June 2015

	放款 Loans and advances 澳門元千元 MOP'000	佔貸款百份比 Percentage	押品值 Collateral Value 澳門元千元 MOP'000	
正常及逾期少於或等於 3 個月	Performing and loans past due for less than or equal to 3 months	60,224,745	99.981%	146,940,566
逾期大於 3 個月及少於 或等於 6 個月	Loans past due for more than 3 months but less than or equal to 6 months	3,346	0.005%	18,602
逾期大於 6 個月及少於 或等於 12 個月	Loans past due for more than 6 but less than or equal to 12 months	6,160	0.010%	29,870
逾期大於 12 個月	Loans past due for more than 12 months	2,186	0.004%	14,049
總額	Total	60,236,437	100.000%	147,003,087
逾期大於 3 個月總計	Subtotal of loans past due for more than 3 months	11,692	0.02%	62,521

註：逾期貸款以集團形式劃分，而逾期月數則統一以同一集團內逾期月數最長者為準。

Remark: Loans past due are counted as loans that are within the same corporation, while the past due period is integrated as the longest past due period within the same corporation.

信用風險 (續)

Credit Risk (Continued)

公司企業和法團放款按逾期月數劃分

Corporate loans analyzed according to overdue buckets

二零一五年六月三十日

30 June 2015

		公司企業、法團					
		Corporation					
放款		其中			押品值	特別準備	
		信用	保證	抵押			
Loan and Advances		of which			Collateral Value	Specific Provision	
澳門元千元		Unsecured	Guarantee	Secured	澳門元千元	澳門元千元	
MOP'000		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	
正常及逾期少於或等於3個月	Performing and loans past due for less than or equal to 3 months	33,655,390	3,361,076	6,738,702	23,555,612	83,040,077	-
逾期大於3個月及少於或等於6個月	Loans pastdue for more than 3 months but less than or equal to 6 months	-	-	-	-	-	-
逾期大於6個月及少於或等於12個月	Loans pastdue for more than 6 but less than or equal to 12 months	461	-	461	-	-	185
逾期大於12個月	Loans pastdue for more than 12 months	631	-	631	-	-	625
總額	Total	33,656,482	3,361,076	6,739,794	23,555,612	83,040,077	810

信用風險 (續)

Credit Risk (Continued)

個人放款按逾期月數劃分

Individual loans analyzed according to overdue buckets

二零一五年六月三十日

30 June 2015

		個人					
		Individual					
放款		其中			押品值	特別準備	
		信用	保證	抵押			
Loan and Advances		of which			Collateral Value	Specific Provision	
澳門元千元		Unsecured	Guarantee	Secured	澳門元千元	澳門元千元	
MOP'000		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	
正常及逾期少於或等於3個月	Performing and loans past due for less than or equal to 3 months	26,569,355	530,648	129,709	25,908,998	63,900,489	-
逾期大於3個月及少於或等於6個月	Loans pastdue for more than 3 months but less than or equal to 6 months	3,346	-	-	3,346	18,602	-
逾期大於6個月及少於或等於12個月	Loans pastdue for more than 6 but less than or equal to 12 months	5,699	-	-	5,699	29,870	-
逾期大於12個月	Loans pastdue for more than 12 months	1,555	886	-	669	14,049	886
總額	Total	26,579,955	531,534	129,709	25,918,712	63,963,010	886

註： 截至 2015 年 6 月 30 日，本銀行沒有任何逾期的貿易融資票據、持有之存款證、證券投資及存放銀行同業及其他金融機構存款。

Remark : as of 30 June 2015 , the Bank did not have any overdue trade bills, certificates of deposit held, investments in securities and placements with banks and other financial institutions

信用風險(續)

b. 按地區劃分的放款分佈

下表是基於風險轉換的原則，並優先以擔保人經營地為授信地區，次選為借款人的經營地，然後為借款人的註冊成立地。

授信金額按主要授信地區分佈

Credit Risk (Continued)

b. Loans by geographical areas

The tables below compile with the concept of risk transfer, loans are distributed based on the place of business of the guarantor, then place of business of the borrower, lastly the registration country of the borrower.

Distribution of loans by main regions:

二零一五年六月三十日

30 June 2015

		放款	百分比	逾期大於三個月貸款 金額	逾期大於三個月 貸款比率	特別準備
		Loan and advances	Percentage	Loans past due for more than 3 moths	% of loans past due for more than 3 months	Specific Provisions
		澳門元千元		澳門元千元		澳門元千元
授信地區分佈	Region	MOP'000		MOP'000		MOP'000
澳門	Macau	50,499,705	83.84%	11,692	100.00%	1,696
香港	Hong Kong	1,683,950	2.79%	-	-	-
中國內地	Mainland China	8,052,782	13.37%	-	-	-
總額	Total	60,236,437	100.00%	11,692	100.00%	1,696

信用風險 (續)

b. 按地區劃分的放款分佈(續)

下表是基於風險轉換的原則，並優先以擔保人經營地為授信地區，次選為借款人的經營地，然後為借款人的註冊成立地。

根據放款及放款承諾餘額占該類風險 10%或以上的地區，再按以下對象劃分之分析

Credit Risk (Continued)

b. Loans by geographical areas(Continued)

The tables below compiles with the concept of risk transfer, loans are distributed based on the place of business of the guarantor, then place of business of the borrower, lastly the registration country of the borrower.

Further analysis of loans and commitments by customers and regions according (Loans and commitments by regions over or equal 10% of credit exposure of total loans and commitments)

二零一五年六月三十日
30 June 2015

地區分佈 Region	總計 Total	其中				準備 Provisions
		銀行同業	政府、公營機構	公司企業、法團	個人	
		Of which				
	澳門元千元 MOP'000	Other credit institutions 澳門元千元 MOP'000	Public sector 澳門元千元 MOP'000	Corporations/ Legal Entities 澳門元千元 MOP'000	Individuals 澳門元千元 MOP'000	澳門元千元 MOP'000
澳門 Macau	61,620,970	-	250,800	31,343,001	30,027,169	1,696
中國內地 Mainland China	8,890,047	-	-	8,840,384	49,663	

由於本銀行業務建基於澳門本地區，所以澳門地區放款及放款承諾餘額不斷增加，已佔總地區分佈之 84.66%，其次是中國內地的貸款，佔 12.21%。

As the business of this bank mainly focused on the local market, outstanding loans in Macau kept on increasing and accounted for 84.66% of total loans and commitments in all regions; followed by loans and commitments booked in Mainland China, which accounted for 12.21%.

信用風險 (續)

Credit Risk (Continued)

根據同業拆放及證券投資餘額占該類風險 10%或以上的地區，再按以下對象劃分之分析：

Further analysis of placements with banks and Securities Investments by customers and regions according (Placements with banks and Securities Investments by regions over or equal 10% of credit exposure of total Placements with banks and Securities Investments.)

二零一五年六月三十日

30 June 2015

地區分佈 Region	總計 Total	其中				準備 Provisions
		銀行同業	政府、公營機構	公司企業、法團	個人	
		Of which				
		Other credit institutions	Public sector	Corporations/ Legal Entities	Individuals	
	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000
澳門 Macau	20,734,194	12,101,088	-	8,633,106	-	-
香港 Hong Kong	8,060,091	638,600	7,112,491	309,000	-	-
中國內地 Mainland China	5,920,435	5,258,112	-	662,323	-	-

根據衍生工具投資餘額(名義數額) 占該類風險 10%或以上的地區，再按以下對象劃分之分析

Further analysis of financial derivatives (at notional amount) by customers and regions according (financial derivatives by regions over or equal 10% of credit exposure of total financial derivatives)

二零一五年六月三十日

30 June 2015

地區分佈 Region	總計 Total	其中				準備 Provisions
		銀行同業	政府、公營機構	公司企業、法團	個人	
		Of which				
		Other credit institutions	Public sector	Corporations/ Legal Entities	Individuals	
	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000
香港 Hong Kong	91,688	91,688	-	-	-	-

信用風險 (續)

c. 按行業劃分的放款分佈情況

Credit Risk (Continued)

c. Loans by industries

二零一五年六月三十日

30 June 2015

		放款	百分比	逾期大於三個月 貸款金額	特別準備
		Loan and Advances	Percentage	Loans past due for more than 3 months	Specific Provisions
		澳門元千元		澳門元千元	澳門元千元
		MOP'000		MOP'000	MOP'000
漁農業	Agriculture and fisheries	-	-	-	-
採礦工業	Mining industries	-	-	-	-
製造工業	Manufacturing industries	1,603,291	2.66%	-	-
電力、氣體燃料及水	Electricity, gas and water	505,662	0.84%	-	-
建築及公共工程	Construction and public works	4,975,153	8.26%	-	-
批發及零售貿易	Wholesale and retail trade	4,239,910	7.04%	-	-
酒樓、餐廳及酒店及 有關行業	Restaurants, hotels and similar activities	1,451,865	2.41%	-	-
運輸、貨倉及通訊	Transport, warehouse and communications	221,615	0.37%	631	625
非銀行的金融機構	Non-monetary financial institutions	2,047,692	3.40%	-	-
個人貸款	Personal loans	26,579,955	44.12%	10,600	886
其他*	Other credits	18,611,294	30.90%	461	185
總額	Total	60,236,437	100.00%	11,692	1,696

*註: “其他” 類別主要為房地產貸款。

Remark: Real Estate loan is the major loan of “Other credits”.

信用風險 (續)

Credit Risk (Continued)

d. 資產負債根據結算日至合約到期日止之間尚餘期限劃分的期限分析表

d. Analysis of assets and liabilities by remaining maturity:

二零一五年六月三十日

30 June 2015

		活期	1個月內	1個月至3個月	3個月至1年	1年至3年	3年以上	總額
		On demand	Within 1 month	1 months to 3 months	3 months to 1 year	1 year to 3 years	Over 3 years	Total
		澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
資產	Assets							
現金類	Cash	724,607	-	-	-	-	-	724,607
存放同業	Balances with banks	296,604	300,585	400,651	144,054	-	-	1,141,894
拆放同業	Placements with banks	251,035	7,659,046	4,895,209	247,200	-	-	13,052,490
存放於金管局及持有之政府債券	Deposits with AMCM and Treasury bills	1,264,279	2,384,816	3,244,464	1,483,211	-	-	8,376,770
客戶貸款及墊款	Loans and advances to customers	18,744	1,209,499	3,312,910	8,693,395	13,483,407	33,518,482	60,236,437
持有之存款證	Certificate of deposit held	-	206,000	1,823,206	6,125,127	2,340,085	-	10,494,418
其他證券	Other securities	199,944	781,401	843,372	1,511,701	5,730,520	6,190,537	15,257,475
負債	Liabilities							
銀行及其他金融機構之存款	Deposits and balances of banks and financial institutions	29,510	997,750	6,073,075	4,992,580	-	-	12,092,915
客戶往來、儲蓄、定期及通知存款	Current, fixed, savings, time and call deposits	24,603,741	16,327,585	15,456,106	13,584,369	225,611	-	70,197,412
附屬公司存款	Deposits from subsidiaries	133,402	301,674	125,523	71,430	2,030	-	634,059
公共機構存款	Deposits from public sector entities	2,945	5,187,564	2,078,009	8,325,969	-	-	15,594,487
保證金存款	Guarantee deposits	17,993	-	-	-	-	-	17,993
後償負債	Subordinated liabilities	-	-	-	-	-	1,998,200	1,998,200

利率風險

本行每月進行相關利率風險計量，並每季向澳門金融管理局彙報。只有超過 5% 銀行資產或者負債的幣別要求報告。

下表根據澳門金額管理局所頒佈之〈利率風險管理指引〉，顯示本行主要幣別在不同時段對本銀行經濟價值的淨影響，以假設二百個基點的平行式波動再乘以特定的權數。

Interest Rate Risk

Interest rate risk is monthly measured and submitted to Monetary Authority of Macao quarterly. Only currency that accounts for more than 5% of either banking book assets or liabilities is required to be reported.

The following table demonstrates, in accordance 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 shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies.

二零一五年六月三十日

30 June 2015

澳門元千元

MOP'000

貨幣	Currencies	
澳門元	MOP	(35,654)
港元	HKD	(34,929)
美元	USD	445,472
經濟價值對自有資金的影響		3.33%
Impact on economic value as % of own funds		

市場風險

a. 外匯風險

本銀行的大部份資產和負債是以澳門元、港元、美元及人民幣計值，外匯風險源自外匯買賣和商業銀行業務。外匯持倉由資金部根據經董事會核准的風險限額管理。

以下為本銀行於結算日之外匯風險分析:

Market Risk

a. Exchange Rate Risk

The majority of the Bank's assets and liabilities are denominated in Macau Patacas, Hong Kong Dollars, United States Dollars and China Yuan. Foreign exchange exposures arise from foreign exchange dealings and commercial banking operations and are managed by the Treasury Department within limits approved by the Board of Directors.

The following is an analysis of the Bank's foreign currency at the balance sheet date:

二零一五年六月三十日

30 June 2015

已包括即期及遠期期權合約的淨持倉
長盤或(短盤)

Net spot position (including the net spot position and the net forward position)

澳門元千元

MOP'000

貨幣	Currencies	
澳洲元	Australian dollar (AUD)	(162)
加拿大元	Canadian dollar (CAD)	370
人民幣	China yuan (CNY)	24,152
歐元	Euro (EUR)	757
港元	Hong Kong dollar (HKD)	7,524,946
日圓	Japanese yen (JPY)	1,790
新西蘭元	New Zealand dollar (NZD)	231
英鎊	British pound (GBP)	153
新加坡元	Singapore dollar (SGD)	288
瑞士法郎	Swiss Franc (CHF)	(43)
美元	United States dollar (USD)	5,797,136
以上未列出的貨幣	Other currencies	15,203
黃金	Gold	(6,987)

市場風險(續)

a. 外匯風險(續)

下表為本銀行按貨幣分類並高於或等於外匯風險淨額 10%之分析如下：

Market Risk (Continued)

a. Exchange Rate Risk(Continued)

The following is an analysis of the Bank's net foreign exchange position in individual currency that constitutes more than 10% of the total net position in all foreign currencies.

二零一五年六月三十日

30 June 2015

		期貨買入		期貨買出	
		Forward foreign assets purchases		Forward foreign assets sales	
		即期	遠期	即期	遠期
		Spot	Forward	Spot	Forward
		澳門元千元	澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000	MOP'000
瑞士法郎	CHF	31,612	30,255	30,946	30,921
美元	USD	77,166	1,038	78,204	-

b. 市場風險

市場風險是指因為匯率、利率或股票和商品的價格波動導致集團承受損失的風險。集團的市場風險包括來自客戶業務及自營持倉。自營持倉每日均會按市值計價基準評估。市場風險透過由執行委員會批核的風險限額進行管理。整體風險限額參照不同的風險因素，例如利率、匯率、商品及股票價格，細分為更具體的限額。

b. Market Risk

Market risk is the risk of loss arising from the fluctuations of foreign exchange rates, interest rates, equity and commodity prices. The Bank's market risk arises from customer-related business and propriety trading. Trading positions are subject to daily marked-to-market valuation. Market risk is managed within the risk limits approved by the Executive Committee. The overall risk limits are further divided into sub-limits with reference to different risk factors, which include interest rates, foreign exchange rates, commodity prices and equity prices.

二零一五年六月三十日

30 June 2015

資本要求	Capital requirements	澳門元千元 MOP'000
債券及與債券相關的衍生工具的特定風險	Specific risk of debt securities and debt-related derivatives instrument	7,286
股權風險	Equity exposures	31,991
外匯風險	Foreign exchange exposures	3,994

流動資金風險

a. 截至 2015 年 6 月 30 日止六個月流動現金平均數據:

		澳門元千元 MOP'000
持有流動現金之最低要求	Minimum requirement on cash on hand	1,676,148
庫存現金及存放於澳門金融管理局之活期存款	Cash on hand and deposits with AMCM	1,948,771
流動現金淨額	Net liquidity position	272,624

本銀行的流動現金充裕。2015 上半年平均持有之流動現金 (按每週平均申報)均高於法定標準。

Liquidity Risk

a. Average weekly liquidity for the 6 months ended 30 June 2015:

The Bank has maintained a sound liquidity position. The average weekly liquidity positions in the first half year of 2015 was above the statutory minimum requirement on cash on hand stipulated by the AMCM.

b. 流動資金比率

b. Liquidity Ratio

截至 2015 年 6 月 30 日止六個月流動資金比率數據：

Average liquidity ratio for the 6 months ended 30 June 2015:

一個月流動資金比率	Average one-month liquidity ratio	34.28%
三個月流動資金比率	Average three-month liquidity ratio	38.01%

c. 截至 2015 年 6 月 30 日止六個月平均抵償資產數據:

c. Average solvency assets for the 6 months ended 30 June 2015:

		澳門元千元 MOP'000
抵償資產	Solvency assets	39,881,109
基本負債	Underlying liabilities	83,946,095
抵償資產對基本負債比率	Ratio of solvency assets to underlying liabilities	47.51%

根據澳門金融管理局之法例，抵償資產不應低於基本負債數值之 30%，2015 年上半年平均值為 47.51%，足見本銀行的抵償能力處於充裕水平及符合監管當局之要求。

According to the AMCM's guideline, solvency assets should not be less than 30% of the underlying liabilities. In first half year of 2015, the ratio of solvency assets to underlying liabilities remained solid at 47.51%, which was well above the statutory minimum requirements.

資本之組成及各資本充足比率

a. 資本基礎成份

用於計算 2015 年 6 月 30 日之資本充足比率及已匯報金管局之綜合資本基礎分析如下，自有資金是按《第 012/93-AMCM 號通告》內規定合計組成，自有資金之組成部份已於下表列示：

項目	Items	澳門元千元 MOP'000
基本自有資金	Core Capital	
已繳資本	Paid-up Share Capital	1,300,000
發行溢價	Share Premium	2,250,000
法定儲備金及其他儲備金	Legal, statutory and other reserves	2,230,900
保留盈餘	Retained Earnings	2,394,711
基本自有資金小計	Total Core Capital	8,175,611
補充自有資金	Supplementary Capital	3,209,593
扣減項目	Deduction	134,806
扣減後之自有資金	Own Funds after Deduction	11,250,398

b. 資本充足比率

本行按照澳門金融管理局規定計算資產項目或資產負債表外之項目之加權數值，用以計算資本充足率。計算比率是根據澳門金融管理局《第 002/2011-AMCM 號通告》計算，當中包含信貸風險、市場風險及營運風險。

Capital Structure and Capital Adequacy Ratio

a. The composition of own funds after deduction

The composition of own funds is formulated with respect to the AMCM guidelines as stipulated in the <Notice No. 012/93-AMCM>. This is in turn being used to calculate the capital adequacy ratios as at 30 June 2015.

二零一五年六月三十日
30 June 2015

b. Capital adequacy ratios

The Bank follows the AMCM guidelines to classify both on and off-balance sheet assets to the respective risk categories. Risk weightings are then assigned to reflect individual asset's risk level. Ratios computation follows AMCM guidelines 《Notice No. 002/2011-AMCM》 inclusive of credit risk, market risk and operational risk exposure.

二零一五年六月三十日
30 June 2015

資本充足比率

Capital adequacy ratio

15.03%

關係人交易**Related party transactions**

截至二零一五年六月三十日止六個月

For the 6 months ended 30 June 2015

		澳門元千元 MOP'000
利息收入	Interest income	33,038
利息支出	Interest expense	78,275
其他營業收入	Other operating income	46,478
其他營業支出	Other operating expense	4,957
結存項目:	Amounts due from:	
同業往來	Placements with banks	2,024,525
客戶貸款	Loans and advances to customers	73,104
其他資產	Other assets	1,909,355
結欠項目:	Amounts due to:	
同業存款	Deposits and balances of banks	11,740,859
客戶存款	Deposits from customers	1,225,608
其他負債	Other liabilities	1,348,888

除金融衍生工具以外的表外風險暴露**Off-balance sheet exposures other than derivatives transactions**二零一五年六月三十日
30 June 2015

澳門元千元

MOP'000

直接信貸代替	Direct credit substitutes	1,213,306
交易有關之或然債務	Transaction-related contingencies	1,200,176
貿易有關之或然債務	Trade-related contingencies	23,928
其他承擔:	Other commitments:	
原到期日一年以下者	With an original maturity of under 1 year	9,118,851
原到期日一年及以上者	With an original maturity of 1 year and over	3,451,574
期貨買入	Forward foreign assets purchases	329,214
期貨賣出	Forward foreign liabilities sales	329,214
其他表外項目	Other memorandum items	12,602,229

金融衍生工具

本行使用的金融衍生工具包括外匯及貴金屬遠期合約、外匯掉期合約及期權合約，主要用以對沖營運及投資活動中產生的風險。

Financial derivatives

Derivatives including foreign exchange and precious metals forward contracts, foreign exchange swap contracts and option contracts are used primarily to hedge the Bank's exposure to the risks arising from operational and investment activities.

a. 金融衍生工具之合約價值**a. Contractual amount of derivatives**二零一五年六月三十日
30 June 2015

澳門元千元

MOP'000

匯率合同	Exchange rate contracts	182,785
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金融衍生工具 (續)

b. 金融衍生工具之信貸風險加權金額

本行按照澳門金融管理局《第 013/93-AMCM 號通告》規定計算匯率合同之信貸風險加權金額。

Financial derivatives (Continued)

b. Credit risk weighted amounts of derivatives

Credit risk weighted amount of exchange rate contracts computation follows AMCM guidelines 《Notice No. 093/2011-AMCM》.

二零一五年六月三十日

30 June 2015

澳門元千元

MOP'000

匯率合同

Exchange rate contracts

741

-完-

-END-