



大豐銀行  
BANCO TAI FUNG



# 財務訊息披露

Disclosure of Financial Information

未經審核

**UNAUDITED**

截止至二〇一八年六月三十日止六個月

**FOR THE 6 MONTHS ENDED 30 JUNE 2018**

### 主要股東

根據本行股東登記冊紀錄，截至二〇一八年六月三十日，持有本行普通股股本百分之十或以上的股東如下：

中國銀行  
何賢家族

### List of shareholders with qualifying holdings:

As at 30 June, 2018, the holding by the shareholders and which represents 10% or more of the ordinary shares 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：何厚榮  
副主席：中國銀行  
秘書：蘇珏華

### Corporate Information:

#### Members of the General Assembly

Chairman: Ho Hao Veng  
Vice-Chairman: Bank of China  
Secretary: So Kwok Wah

### 董事會

董事長：何厚鐘  
副董事長：李光  
常務董事：何厚鏗  
周鵬  
徐繼昌  
董事：傅厚澤  
葉兆佳  
何敬麟  
歐陽耀光  
何敬民  
蔡秋生  
党鵬君  
何浩生

### Board of Directors:

Chairman: Ho Hao Tong  
Vice-Chairman: Li Guang  
Executive Directors: Howard H.H. Ho  
Zhou Peng  
Chui Kai Cheong  
Directors: Fu Hau Chak  
Ip Sio Kai  
Ho Kevin King Lun  
Au Ieong Iu Kong  
Ho King Man Justin  
Cai Qiusheng  
Dang Pengjun  
Ho, Carlos

### 監事會

主席：容永恩  
委員：姜宜道  
何秋平

### Supervisory Committee

Chairman: Iong Weng Ian  
Members: Jiang Yidao  
He Qiuping

公司秘書：蘇珏華

Company Secretary: So Kwok Wah

Balance Sheet As At 30 June 2018

資產負債表於 二〇一八年六月三十日

MOP'ooo 澳門元千元

Assets 資產	Gross assets 資產總額	Provisions and amortizations 備用金,折舊和減值	Net Asset 資產淨額
Cash in hand 現金	870,573		870,573
Deposits with Monetary Authority of Macau AMCM 存款	1,671,264		1,671,264
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	56,130		56,130
Demand deposits with foreign financial institutions 在外地之其他信用機構活期存款	165,487		165,487
Gold and silver 金,銀	23,440		23,440
Other assets 其他流動資產	1,320,695		1,320,695
Loans and advances 放款	87,648,496	11,236	87,637,260
Applications of resources in local financial institutes 在本澳信用機構拆放	3,515,615		3,515,615
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	6,688,767		6,688,767
Debt investment securities 股票,債券及股權	26,267,162	136,429	26,130,733
Applications of resources consigned to the bank 承銷資金投資			
Debtors 債務人	646,206		646,206
Other investments 其他投資	158,910		158,910
Long term investments 財務投資	3,694,169	18,970	3,675,199
Properties 不動產	4,223,879		4,223,879
Fixtures and equipment 設備	712,724	607,682	105,042
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	962,607		962,607
TOTAL 總額	138,626,124	774,317	137,851,807

Balance Sheet As At 30 June 2018

資產負債表於 二〇一八年六月三十日

MOP'000 澳門元千元

Liabilities 負債	SUB-TOTAL 小結	TOTAL 總額
Demand deposits 活期存款	28,997,160	
Call Deposits 通知存款	97,250	
Fixed deposits 定期存款	60,077,912	89,172,322
Deposits of public sector 公共機構存款		20,262,401
Deposits of other local financial institutions 本地信用機構資金	4,381,261	
Resources of other local entities 其他本地機構資金		
Foreign currency loans 外幣借款	172,752	
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	298,715	
Creditors 債權人	202,346	
Sundry Liabilities 各項負債	402,144	7,455,418
Internal A/cs and A/cs pending regularization 內部及調整賬		1,489,757
Sundry provisions 各項風險備用金		1,052,746
Capital 股本	1,500,000	
Legal reserves 法定儲備	1,420,500	
Reserve as per company articles 自定儲備		
Other reserves 其他儲備	8,706,439	11,626,939
Retained profit brought forward 歷年營業結果	5,615,162	
Profit and loss for the year 本年營業結果	1,177,062	6,792,224
TOTAL 總額		137,851,807

Operating Result for the 6 Months ended 30 June 2018

截至二〇一八年六月三十日止六個月營業結果演算

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
Cost of credit operations 負債業務成本	801,848	Income from credit operations 資產業務收益	2,183,977
Personnel costs 人事費用		Income from banking services 銀行服務收益	91,528
Directors and Fiscal Council expenses 董事及監察會開支	2,285	Income from other banking services 其他銀行業務收益	157,256
Staff salaries and allowances 職員開支	262,288	Income from securities and equity investments 證券及財務投資收益	151,549
Staff welfare expenses 固定職員福利	10,656	Other banking income 其他銀行收益	68,060
Other personnel costs 其他人事費用	12,202	Income from non-banking operations 非正常業務收益	811
Third party supply 第三者作出之供應	7,783	Operating loss 營業損失	
Third party services 第三者提供之勞務	58,655		
Other bank costs 其他銀行費用	18,518		
Taxation 稅項	1,634		
Costs of non-banking operations 非正常業務費用	251		
Depreciation 折舊撥款	85,245		
Provisions 備用金之撥款	53,801		
Operating Profit 營業利潤	1,338,015		
TOTAL 總額	2,653,181	TOTAL 總額	2,653,181

**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	1,338,015
Losses related to previous years 歷年之損失	1,222	Profit related to previous years 歷年之利潤	14,456
Exceptional losses 特別損失	7	Exceptional profit 特別利潤	
Profit tax provision 營業利潤之稅項撥款	174,180	Provision used 備用金之使用	
Profit after tax 營業結果(盈餘)	1,177,062	Operating loss 營業結果(虧損)	
TOTAL 總額	1,352,471	TOTAL 總額	1,352,471

現金流量表

截至二〇一八年六月三十日止六個月

Cash Flow Statement

For the 6 months ended 30 June 2018

		附註 Note	澳門元千元 MOP'000
<b>經營業務之現金流量</b>	<b>Cash flow from operating activities</b>		
除稅前經營現金之流出	Operating cash outflow before taxation	(a)	(8,127,061)
支付稅項	Tax paid		(1,149)
			(8,128,210)
<b>投資業務之現金流量</b>	<b>Cash flow from investing activities</b>		
收取股息	Dividends received		9,965
購入不動產、廠場和設備	Purchase of property, plant and equipment		(83,722)
購買政府債券	Purchase of treasury bills		(75,950,679)
贖回政府債券	Proceeds from redemption of treasury bills		75,960,000
購買存款證	Purchase of certificates of deposit held		(46,921)
贖回存款證	Proceeds from redemption of certificates of deposit held		214,240
購買有價證券	Purchase of investments in securities		(9,439,588)
贖回有價證券	Proceeds from redemption of investments in securities		8,321,161
			(1,015,544)
<b>融資業務之現金流量</b>	<b>Cash flow from financing activities</b>		
支付股息	Dividends paid		(275,750)
			(275,750)
<b>現金及等同現金項目之增加</b>	<b>Net increase in cash and cash equivalents</b>		(9,419,504)
於一月一日之現金及等同現金項目	Cash and cash equivalents at 1 January		20,829,034
於六月三十日之現金及等同現金項目	Cash and cash equivalents at 30 June	(b)	11,409,530

現金流量表附註

截至二〇一八年六月三十日止六個月

(a) 除稅前溢利與除稅前經營現金之流出對賬:

Notes to Cash Flow Statement

For the 6 months ended 30 June 2018

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

		澳門元千元 MOP'000
除稅前溢利	Profit before taxation	1,351,243
處置不動產、廠場、設備淨收益	Net gain from disposal of property, plant and equipment	7
各項準備金支取	Charge from provisions	30,940
不動產、廠場和設備折舊	Depreciation on property, plant and equipment	85,245
投資之折讓/溢價的攤銷	Amortisation of discount / premium on investments	(244)
證券投資之未實現虧損	Unrealised loss of investments in securities	21,908
債券投資減值撥回	Write back of provision loss in debt securities	(13,485)
股息收入	Dividend income	(9,965)
存放於澳門金融管理局之減少	Decrease in deposits with AMCM	144,795
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	154,221
銀行及其他金融機構存款之減少	Decrease in deposits and balances of banks and other financial institutions	(2,251,758)
貸款及其他賬項之增加	Increase in advances and other accounts	(2,290,950)
其他資產之增加	Increase in other assets	(552,750)
客戶存款之減少	Decrease in deposits from customers	(4,997,625)
其他負債之增加	Increase in other liabilities	232,904
外匯差額	Exchange difference	(31,548)
除稅前經營現金之流出	Operating cash outflow before taxation	(8,127,062)

(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	893,994
即期及短期通知結餘	Money at call and short notice	221,617
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	7,024,356
原到期日在三個月內之政府債券	Treasury bills with original maturity within three months	3,109,615
存放澳門金融管理局之超出最低要 求存款額	Deposits with AMCM in excess of minimum statutory requirement	159,948
		11,409,530



信用風險

a. 按澳門金融管理局分類為非銀行客戶放款逾期分類情況

Credit Risk

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

二〇一八年六月三十日  
 30 June 2018

		貸款及墊款 Loans and advances 澳門元千元 MOP'000	佔貸款總額百分比 Percentage
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	2,698	0.003%
逾期大於 6 個月及少於或等於 12 個月	Loans past due for more than 6 months but less than or equal to 12 months	6,304	0.007%
逾期大於 12 個月	Loans past due for more than 12 months	44,722	0.051%
總額	Total	53,724	0.061%
貸款逾期大於 3 個月的抵押品現值	Collateral value of loans past due for more than 3 months	135,042	
特別準備金	Specific provisions	11,236	

註：截至 2018 年 6 月 30 日，本行並沒有任何逾期之同業貸款及墊款、貿易融資票據及存放銀行同業及其他金融機構存款。

Remark: As of 30th June 2018, the bank has no past due loans and advances to banks, trade bills 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，授信地區分類首選為最終風險承擔者的經營地，次選為借款人的經營地，然後為借款人的註冊成立地。

按授信金額大於或等於 10% 地區分佈

**Credit Risk (Continued)**

**b. Loans by geographical areas**

The tables below are compiled in accordance with the concept of risk transfer. Loans are classified in the order of the ultimate risk holder's place of business, the borrower's place of business and the country of registration.

**Distribution of loans by region over or equal 10% of total loans:**

二〇一八年六月三十日  
**30 June 2018**

		放款及墊款	逾期大於三個月貸款金額	特別準備
		Loan and advances	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	61,841,365	53,724	11,236
中國內地	Mainland China	13,529,293		
香港	Hong Kong	11,894,519		

信用風險(續)

c. 根據放款及放款承諾餘額、拆放同業、證券投資餘額及衍生工具投資餘額(名義數額)佔該類風險 10% 或以上的地區,再按以下對象劃分之分析

Credit Risk (Continued)

c. Loans and commitments, placements with banks, securities investments and financial derivatives (at notional amount) classified by geographical areas over or equal to 10% of the respective credit exposures.

二〇一八年六月三十日  
 30 June 2018

地區分佈 Region	放款及放款承諾 Loans and commitment 澳門元千元 MOP'000	拆放同業及證券投資 Placements with banks and securities investments 澳門元千元 MOP'000	衍生工具投資 Financial derivatives 澳門元千元 MOP'000	特別準備
				Specific Provisions 澳門元千元 MOP'000
<b>澳門</b> Macau	74,595,348	-	-	11,236
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	-	
- 政府、公營機構 - Public sector	324,091	-	-	
- 公司企業、法團 - Corporations/Legal Entities	37,294,450	-	-	
- 個人 - Individuals	36,976,807	-	-	
<b>香港</b> Hong Kong	13,373,723	-	3,737,163	-
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	3,737,163	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	12,886,348	-	-	
- 個人 - Individuals	487,375	-	-	
<b>中國內地</b> Mainland China	15,379,339	22,568,800	-	49,413
其中: Of which:				
- 銀行同業 - Other credit institutions	-	7,089,612	-	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	15,218,539	15,479,188	-	
- 個人 - Individuals	160,800	-	-	
<b>澳洲</b> Australia	-	-	646,704	749
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	646,704	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	-	-	-	
- 個人 - Individuals	-	-	-	

信用風險(續)

d. 按行業劃分的放款分佈情況

Credit Risk (Continued)

d. Loans by industries

二〇一八年六月三十日

30 June 2018

		放款及墊款	逾期大於三個月貸款金額	特別準備
		Loan and Advances	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
製造工業	Manufacturing industries	2,407,417	-	-
電力、氣體燃料及水	Electricity, gas and water	785,229	-	-
建築及公共工程	Construction and public works	4,162,380	607	486
批發及零售貿易	Wholesale and retail trade	4,862,406	5	5
酒樓、餐廳及酒店及有關行業	Restaurants, hotels and similar activities	1,960,743	-	-
運輸、貨倉及通訊	Transport, warehouse and communications	185,278	-	-
個人按揭貸款	Individuals for house purchases	11,511,103	14,349	10,441
其他個人貸款	Individuals for other purpose	21,088,028	38,157	-
其他行業	Other industries	40,685,912	606	304
總額	Total	87,648,496	53,724	11,236

信用風險(續)

e. 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

Credit Risk (Continued)

e. Analysis of assets and liabilities by  
 remaining maturity:

二〇一八年六月三十日  
 30 June 2018

		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
<b>資產</b>	<b>Assets</b>							
現金類	Cash	894,013	-	-	-	-	-	894,013
存放同業	Balances with banks	221,617	431,194	70,410	-	-	-	723,221
拆放同業	Placements with banks	-	6,490,163	103,000	-	-	-	6,593,163
存放於金管局及持 有之政府債券	Deposits with AMCM and Treasury bills	1,671,264	3,109,615	-	-	-	-	4,780,879
貸款及其他賬項	Advances and other accounts	20,851	1,412,677	4,655,509	18,629,424	23,083,192	39,846,843	87,648,496
持有之存款證	Certificate of deposits held	-	-	37,100	121,810	-	-	158,910
其他證券	Other securities	2,188,305	1,277,112	2,034,214	4,551,136	8,733,887	10,882,733	29,667,387
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機 構之存款	Deposits and balances of banks and financial institutions	30,406	197,281	497,206	3,016,739	812,380	-	4,554,012
客戶往來、儲蓄、定 期及通知存款	Current, fixed, savings, time and call deposits	29,075,403	19,900,851	21,061,498	18,217,175	367,580	-	88,622,507
附屬公司存款	Deposits from subsidiaries	19,007	261,177	254,181	15,450	-	-	549,815
公共機構存款	Deposits from public sector entities	7,383	2,388,572	1,044,302	16,822,144	-	-	20,262,401
保證金存款	Guarantee deposits	16,931	-	-	-	-	-	16,931
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。

下表根據澳門金融管理局所頒佈之〈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.

二〇一八年六月三十日

**30 June 2018**

澳門元千元

**MOP'000**

貨幣	Currencies	
澳門元	MOP	216,495
港元	HKD	(223,325)
美元	USD	905,484

經濟價值對自有資金的影響

**Impact on economic value as % of own funds**

**5.03%**

市場風險

Market Risk

a. 外匯風險

a. Exchange Rate Risk

以下為本銀行於結算日之外匯風險分析:

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

		二〇一八年六月三十日 30 June 2018
		已包括即期及遠期期權合約的淨持倉 長盤或(短盤)
貨幣	Currencies	Net spot position (including the net spot position and the net forward position)
		澳門元千元 MOP'000
澳洲元	Australian dollar (AUD)	11,135
加拿大元	Canadian dollar (CAD)	(660)
人民幣	Chinese yuan (CNY)	376,984
歐元	Euro (EUR)	30,238
港元	Hong Kong dollar (HKD)	(19,852,131)
日圓	Japanese yen (JPY)	(670)
新西蘭元	New Zealand dollar (NZD)	(2,340)
英鎊	British pound (GBP)	(1,115)
新加坡元	Singapore dollar (SGD)	449
瑞士法郎	Swiss Franc (CHF)	(130)
美元	United States dollar (USD)	35,335,485
以上未列出的貨幣	Other currencies	34,770
黃金	Gold	(16,563)

市場風險(續)

Market Risk(Continued)

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持倉淨額 10%之分析如下：

a. Exchange Rate Risk (Continued)

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

二〇一八年六月三十日  
 30 June 2018

		期貨買入		期貨買出	
		Forward foreign assets purchases		Forward foreign assets sales	
		即期 Spot	遠期 Forward	即期 Spot	遠期 Forward
		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
港元	HKD	-	411,330	56,578	4,414,098
美元	USD	100,965	4,741,245	104,440	2,384,722

b. 市場風險

b. Market Risk

二〇一八年六月三十日  
 30 June 2018

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 Derivatives	-
債券、與債券相關的衍生工具及利率風險的一般市場風險	General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Exposures	-
股權風險	Equity Exposures	9,771
外匯風險	Foreign Exchange Exposures	37,611
商品風險	Commodities Exposures	-



**流動資金風險**

**a. 截至 2018 年 6 月 30 日止六個月流動現金平均數  
 據(本澳口徑):**

持有流動現金之最低要求	Minimum requirement on cash on hand
庫存現金及存放於澳門金融管理局之週平均活期存款	Average weekly cash on hand and deposits with AMCM
流動現金淨額	Net liquidity position

本銀行的流動現金充裕。2018 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。

**b. 流動資金比率(本澳口徑)**

**截至 2018 年 6 月 30 日止六個月平均流動資金比率數  
 據 :**

平均一個月流動資金比率	Average one-month liquidity ratio
平均三個月流動資金比率	Average three-month liquidity ratio

**c. 截至 2018 年 6 月 30 日止六個月平均抵償資產數  
 據:**

抵償資產	Solvency assets
基本負債	Underlying liabilities
抵償資產對基本負債比率	Ratio of solvency assets to underlying liabilities

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%，2018 年上半年平均值為 41.77%，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。

**Liquidity Risk**

**a. Average weekly liquidity for the 6 months ended  
 30 June 2018 (Position of Macau office only):**

澳門元千元  
**MOP'000**

2,249,952  
 2,763,353  
 513,401

The Bank has maintained a sound liquidity position. The average weekly liquidity positions in the first half year of 2018 was above the statutory minimum requirement on cash on hand stipulated by the AMCM.

**b. Liquidity Ratio (Position of Macau office only)**

**Average liquidity ratio for the 6 months ended  
 30 June 2018:**

34.11%  
 37.00%

**c. Average solvency assets for the 6 months ended  
 30 June 2018:**

澳門元千元  
**MOP'000**

46,616,678  
 111,592,205  
 41.77%

According to the AMCM's guideline, solvency assets should not be less than 30% of the underlying liabilities. In first half year of 2018, the average ratios of solvency assets to underlying liabilities was 41.77%, 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 2018 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：

基本自有資金  
 股本  
 資本溢價  
 法定儲備金及其他準備金  
 保留盈餘  
 基本自有資金小計

**Core Capital**  
 Paid-up Capital  
 Share Premium  
 Legal, statutory and other reserves  
 Retained Earnings  
**Total Core Capital**

補充自有資金  
 扣減項目  
 扣減後之自有資金

**Supplementary Capital**  
**Deduction**  
**Own Funds after Deduction**

二〇一八年六月三十日  
**30 June 2018**

澳門元千元

**MOP'000**

1,500,000

4,700,000

2,651,400

5,615,162

**14,466,562**

**3,550,178**

**137,736**

**17,879,004**

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 011/2015-AMCM 號通告》計算，當中包含信貸風險、市場風險及營運風險

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. 011/2015-AMCM> inclusive of credit risk, market risk and operational risk exposure.

二〇一八年六月三十日  
**30 June 2018**

資本充足比率

Capital adequacy ratio

16.39%

關係人交易

截至二〇一八年六月三十日止六個月

Related party transactions

For the 6 months ended 30 June 2018

		澳門元千元
		<b>MOP'ooo</b>
利息收入	Interest income	49,358
利息支出	Interest expense	98,864
其他營業收入	Other operating income	41,763
其他營業支出	Other operating expense	9,064
<b>結存項目：</b>	<b>Amounts due from:</b>	
同業往來	Placements with banks	3,482,077
客戶貸款	Loans and advances to customers	380,181
其他資產	Other assets	1,390,015
<b>結欠項目：</b>	<b>Amounts due to:</b>	
同業存款	Deposits and balances of banks	3,936,279
客戶存款	Deposits from customers	1,320,828
其他負債	Other liabilities	1,485,359

除金融衍生工具以外的表外風險暴露

Off-balance sheet exposures other than derivatives transactions

二〇一八年六月三十日  
 30 June 2018

澳門元千元

MOP'000

直接信貸代替	Direct credit substitutes	1,330,274
交易有關之或然債務	Transaction-related contingencies	1,664
貿易有關之或然債務	Trade-related contingencies	33,545
其他承擔	Other commitments	16,347,704

金融衍生工具

本行使用的金融衍生工具包括外匯 / 黃金遠期合約、外匯掉期合約、外匯期權合約及股票期權合約，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/gold forward contracts, foreign exchange swap contracts, foreign exchange option contracts and stock 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

二〇一八年六月三十日  
 30 June 2018

澳門元千元

MOP'000

利率合同	Interest rate contracts	96,003
外匯及黃金合同	Foreign exchange and gold contracts	4,447,376
其它合同	Other contracts	402,730

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 011/2015-AMCM 號通告》規定計算金融衍生工具之信貸風險加權金額。

Financial derivatives(Continued)

b. Credit risk weighted amounts of derivatives

Credit risk weighted amount of financial derivatives computation follows AMCM guidelines 《Notice No. 011/2015-AMCM》

二〇一八年六月三十日

**30 June 2018**

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澳門元千元

**MOP'000**

利率合同	Interest rate contracts	240
外匯及黃金合同	Foreign exchange and gold contracts	27,770
其它合同	Other contracts	20,136

-完-

-END-