



大豐銀行
BANCO TAI FUNG



財務訊息披露

Disclosure of Financial Information

截至二〇一九年六月三十日止六個月
FOR THE 6 MONTHS ENDED 30 JUNE 2019

按照澳門金管局傳閱檔第 026/B/2012-DSB/AMCM 號
IN ACCORDANCE WITH THE AMCM CIRCULAR NO.026/B/2012-DSB-AMCM

目錄	CONTENTS	
主要股東	LIST OF SHAREHOLDERS WITH QUALIFYING HOLDINGS	3
主要機關	CORPORATE INFORMATION	3
1. 摘要財務報表	SUMMARY FINANCIAL STATEMENTS	
a) 資產負債表	BALANCE SHEET	4
b) 營業結果演算	PROFIT OR LOSS ACCOUNT	6
c) 現金流量表	STATEMENT OF CASH FLOWS	8
2. 信用風險	CREDIT RISK	10
3. 利率風險	INTEREST RATE RISK	15
4. 市場風險	MARKET RISK	16
5. 流動資金風險	LIQUIDITY RISK	18
6. 資本之組成及資本充足比率	CAPITAL STRUCTURE AND CAPITAL ADEQUACY RATIO	19
7. 關係人交易	RELATED PARTY TRANSACTIONS	20
8. 除金融衍生工具以外的表外風險 暴露	OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS	21
9. 金融衍生工具	FINANCIAL DERIVATIVES	21

主要股東

根據本行股東登記冊紀錄，截至二〇一九年六月三十日，持有本行普通股股本百分之十或以上的股東如下：

中國銀行股份有限公司
何賢家族

LIST OF SHAREHOLDERS WITH QUALIFYING HOLDINGS

As at 30 June, 2019, 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：中國銀行股份有限公司
秘書：蘇珏華

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

監事會

主席：容永恩
委員：姜宜道
何秋平
公司秘書：蘇珏華

CORPORATE INFORMATION

Members of the General Assembly

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

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

Supervisory Committee

Chairman: Iong Weng Ian
Members: Jiang Yidao
He Qiuping

Company Secretary: So Kwok Wah

大豐銀行股份有限公司 TAI FUNG BANK LIMITED
 財務訊息披露 DISCLOSURE OF FINANCIAL INFORMATION

BALANCE SHEET

AS AT 30 JUNE 2019

資產負債表

於二〇一九年六月三十日

MOP'000

澳門元千元

Assets 資產	Gross assets 資產總額	Provisions,depreciations and amortizations 備用金,折舊和減值	Net Assets 資產淨額
Cash in hand 現金	716,505	-	716,505
Deposits with Monetary Authority of Macau AMCM 存款	1,984,619	-	1,984,619
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	54,350	-	54,350
Demand deposits with foreign financial institutions 在外地之其他信用機構活期存款	121,764	-	121,764
Gold and silver 金,銀	30,083	-	30,083
Other assets 其他流動資產	347	-	347
Loans and advances 放款	99,045,153	20,620	99,024,533
Applications of resources in local financial institutes 在本澳信用機構拆放	7,958,906	-	7,958,906
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	16,644,783	-	16,644,783
Debt investment securities 股票,債券及股權	28,195,917	64,883	28,131,034
Applications of resources consigned to the bank 承銷資金投資	-	-	-
Debtors 債務人	512,729	-	512,729
Other investments 其他投資	97,247	-	97,247
Long term investments 財務投資	5,195,434	17,332	5,178,102
Properties 不動產	4,189,109	-	4,189,109
Fixtures and equipment 設備	781,453	667,055	114,398
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	1,070,743	-	1,070,743
TOTAL 總額	166,599,142	769,890	165,829,252

BALANCE SHEET AS AT 30 JUNE 2019

資產負債表 於二〇一九年六月三十日 MOP'000 澳門元千元

Liabilities 負債	Sub-total 小結	Total 總額
Demand deposits 活期存款	29,697,621	
Call Deposits 通知存款	75,704	
Fixed deposits 定期存款	71,006,165	100,779,490
Deposits of public sector 公共機構存款		26,713,145
Deposits of other local financial institutions 本地信用機構資金	11,880,104	
Resources of other local entities 其他本地機構資金	-	
Foreign currency loans 外幣借款	1,206,948	
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	183,009	
Creditors 債權人	222,336	
Sundry Liabilities 各項負債	329,734	15,820,331
Internal A/cs and A/cs pending regularization 內部及調整賬		1,678,736
Sundry provisions 各項風險備用金		1,122,603
Capital 股本	1,500,000	
Legal reserves 法定儲備	1,500,000	
Reserve as per company articles 自定儲備	-	
Other reserves 其他儲備	8,570,455	11,570,455
Retained profit brought forward 歷年營業結果	7,133,674	
Profit or loss for the year 本年營業結果	1,010,818	8,144,492
TOTAL 總額		165,829,252

OPERATING RESULTS FOR THE 6 MONTHS ENDED 30 JUNE 2019

截至二〇一九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	1,397,298	Income from credit operations 資產業務收益	2,601,147
Personnel costs 人事費用		Income from banking services 銀行服務收益	88,093
Director 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	-
Staff salaries and allowances 職員開支	245,869	Income from securities and equity investments 證券及財務投資收益	210,362
Staff welfare expenses 固定職員福利	10,972	Other banking income 其他銀行收益	40,334
Other personnel costs 其他人事費用	16,517	Income from non-banking operations 非正常業務收益	846
Third party supply 第三者作出之供應	8,237	Operating loss 營業損失	
Third party services 第三者提供之勞務	62,787		
Other bank costs 其他銀行費用	58,360		
Taxation 稅項	1,733		
Costs of non-banking operations 非正常業務費用	115		
Depreciation 折舊撥款	89,723		
Provisions 備用金之撥款	6,890		
Operating Profit 營業利潤	1,039,996		
TOTAL 總額	2,940,782	TOTAL 總額	2,940,782

Profit or 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	1,039,996
Losses related to previous years 歷年之損失	-	Profit related to previous years 歷年之利潤	100,816
Exceptional losses 特別損失	768	Exceptional profit 特別利潤	2
Profit tax provision 營業利潤之稅項撥款	129,228	Provision used 備用金之使用	-
Profit after tax 營業結果(盈餘)	1,010,818	Operating loss 營業結果(虧損)	-
TOTAL 總額	1,140,814	TOTAL 總額	1,140,814

現金流量表
 截至二〇一九年六月三十日止六個月

STATEMENT OF CASH FLOWS
 For THE 6 MONTHS ENDED 30 JUNE 2019

		附註 Notes	澳門元千元 MOP'000
經營業務活動之現金流量	Cash flows from operating activities		
經營業務產生之現金	Cash generated from operations	(a)	630,606
支付所得稅	Income tax paid		(4,859)
			<hr/>
經營業務活動產生之現金 流量淨額	Net cash flows from operating activities		625,747
			<hr/>
投資業務活動之現金流量	Cash flows from investing activities		
收取股息	Dividends received		149,658
購入不動產、廠場和設備	Purchase of property, plant and equipment		(35,868)
處置不動產、廠場和設備 所得款項	Proceeds from disposal of property, plant and equipment		2
購買政府債券	Purchase of treasury bills		(68,728,305)
贖回政府債券所得款項	Proceeds from redemption of treasury bills		68,703,000
購買持有之存款證	Purchase of certificates of deposit held		(86,630)
贖回持有之存款證 所得款項	Proceeds from redemption of certificates of deposit held		2,987,514
購買證券投資	Purchase of investments in securities		(10,734,017)
贖回證券投資所得款項	Proceeds from redemption of investments in securities		6,603,204
			<hr/>
投資業務活動所用之現金 流量淨額	Net cash flows used in investing activities		(1,141,442)
			<hr/>
融資業務活動之現金流量	Cash flows from financing activities		
支付股息	Dividends paid		(367,389)
			<hr/>
融資業務活動所用之現金 流量淨額	Net cash flows used in financing activities		(367,389)
			<hr/>
現金及等同現金項目之 減少淨額	Net decrease in cash and cash equivalents		(883,084)
於一月一日之現金及等同 現金項目	Cash and cash equivalents at 1 January		25,005,529
			<hr/>
於六月三十日之現金及等 同現金項目	Cash and cash equivalents at 30 June	(b)	24,122,445
			<hr/> <hr/>

現金流量表附註

Notes to statement of cash flows

(a) 除稅前溢利與經營業務產生之現金對賬:

(a) Reconciliation of profit before taxation to cash generated from operations:

		澳門元千元 MOP'000
除稅前溢利	Profit before tax	1,138,173
處置不動產、廠場和設備淨損失	Net loss from disposal of property, plant and equipment	766
各項準備金支取	Charge from provisions	6,890
折舊	Depreciation	89,723
投資之折讓/溢價的攤銷	Amortisation of discount / premium on investments	(56,194)
證券投資之未實現收益	Unrealised gain of investments in securities	(16,823)
債券投資淨減值撥回	Net write back of provision loss in debt securities	(30,120)
股息收入	Dividend income	(149,658)
存放於澳門金融管理局之減少	Decrease in deposits with AMCM	52,212
原到期日超過三個月之存放銀行及其他金融機構存款之增加	Increase in placements with banks and other financial institutions with original maturity over three months	(440)
銀行及其他金融機構之存款及結餘之減少	Decrease in deposits and balances of banks and other financial institutions	(2,834,871)
貸款及其他賬項之增加	Increase in advances and other accounts	(3,259,881)
其他資產之減少	Decrease in other assets	14,991
客戶存款之增加	Increase in deposits from customers	5,619,360
其他負債之減少	Decrease in other liabilities	(5,057)
外匯折算差	Exchange difference	61,535
經營業務產生之現金	Cash generated from operations	<u>630,606</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	746,568
即期及短期通知結餘	Money at call and short notice	838,531
原到期日在三個月內之存放銀行同業及其他金融機構存款	Placements with banks and other financial institutions with original maturity within three months	17,163,967
原到期日在三個月內之政府債券	Treasury bills with original maturity within three months	5,022,551
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	350,828
		<u>24,122,445</u>

2. 信用風險

2.1 按澳門金融管理局分類為非銀行客戶
 貸款逾期分類情況

2. CREDIT RISK

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

二〇一九年六月三十日
 30 June 2019

		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	232,777	0.23%
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	94,740	0.10%
逾期大於 12 個月	Loans past due for more than 12 months	36,946	0.04%
總額	Total	364,463	0.37%
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	529,186	
特別準備金	Specific provisions	20,620	

註：截至 2019 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 at 30 June 2019, the bank has no past due loans and advances to banks, trade bills and placements with banks and other financial institutions.

2. 信用風險(續)

2.2 按地區劃分的貸款分佈

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。

2. CREDIT RISK (CONTINUED)

2.2 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.

按授信金額大於或等於 10%地區分佈

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

二〇一九年六月三十日
 30 June 2019

		貸款及墊款	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	67,392,072	283,967	6,287
中國內地	Mainland China	19,398,603	80,496	14,333
香港	Hong Kong	11,459,299	-	-

2. 信用風險(續)

2.3 根據貸款及貸款承諾餘額、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

2. CREDIT RISK (CONTINUED)

2.3 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.

二〇一九年六月三十日
 30 June 2019

地區分佈 Region	貸款及貸款承諾 Loans and commitments 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
澳門 Macau	84,520,597	6,778,177	-	6,287
其中: Of which:				
- 銀行同業 - Other credit institutions	-	370,177	-	
- 政府、公營機構 - Public sector	-	6,408,000	-	
- 公司企業、法團 - Corporations/Legal Entities	42,461,360	-	-	
- 個人 - Individuals	42,059,237	-	-	
香港 Hong Kong	14,857,361	-	247,170	
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	247,170	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	14,339,742	-	-	
- 個人 - Individuals	517,619	-	-	
中國內地 Mainland China	21,484,170	32,560,296	95,468	28,008
其中: Of which:				
- 銀行同業 - Other credit institutions	-	16,807,865	95,468	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	21,242,542	15,752,431	-	
- 個人 - Individuals	241,628	-	-	
日本 Japan	-	-	166,357	2,093
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	166,357	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	-	-	-	
- 個人 - Individuals	-	-	-	

2. 信用風險(續)

2.4 按行業劃分的貸款分佈情況

2. CREDIT RISK (CONTINUED)

2.4 Loans by industries

二〇一九年六月三十日

30 June 2019

		貸款及墊款	逾期大於三個月 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
漁農業	Agriculture and fisheries	281,736	-	-
採礦工業	Mining industries	-	-	-
製造工業	Manufacturing industries	2,937,091	80,496	14,333
電力、氣體燃料 及水	Electricity, gas and water	902,955	-	-
建築及公共工程	Construction and public works	5,511,972	422	422
批發及零售貿易	Wholesale and retail trade	7,036,472	45,561	204
酒樓、餐廳及酒 店及有關行業	Restaurants, hotels and similar activities	731,065	-	-
運輸、貨倉及 通訊	Transport, warehouse and communications	1,330,058	-	-
非銀行的金融 機構	Non-monetary financial institutions	9,395,471	-	-
個人按揭貸款	Individuals for house purchases	12,263,500	77,973	4,857
其他個人貸款	Individuals for other purposes	24,581,058	160,011	804
其他行業	Other industries	34,073,775	-	-
總額	Total	99,045,153	364,463	20,620

2. 信用風險(續)

2. CREDIT RISK (CONTINUED)

2.5 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

2.5 Analysis of assets and liabilities by remaining
maturity:

二〇一九年六月三十日
30 June 2019

		即期	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 month 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	746,588	-	-	-	-	-	746,588
存放同業	Balances with banks	176,114	105,435	70,148	206,104	-	-	557,801
拆放同業	Placements with banks	662,417	16,719,073	444,894	-	-	-	17,826,384
存放於金管局及 持有之政府債券	Deposits with AMCM and Treasury bills	2,982,619	4,075,666	897,191	424,761	-	-	8,380,237
貸款及其他賬項	Advances and other accounts	46,048	2,672,056	4,879,525	18,489,487	35,139,445	37,818,592	99,045,153
持有之存款證	Certificates of deposits held	-	-	-	-	97,247	-	97,247
其他證券	Other securities	3,650,272	702,088	2,359,046	6,247,574	9,036,722	11,174,209	33,169,911
負債								
Liabilities								
銀行及其他金融 機構之存款	Deposits and balances of banks and financial institutions	71,098	7,804,449	2,495,817	2,715,688	-	-	13,087,052
客戶往來、定期、 儲蓄及通知存款	Current, fixed, savings, time and call deposits	29,755,830	19,410,803	22,921,612	27,394,115	939,336	-	100,421,696
附屬公司存款	Deposits from subsidiaries	17,495	51,518	262,272	26,509	-	-	357,794
公共機構存款	Deposits from public sector entities	7,139	1,642,419	5,591,271	19,472,316	-	-	26,713,145
保證金存款	Guarantee deposits	18,474	-	-	-	-	-	18,474
後償負債	Subordinated liabilities	-	-	-	-	-	1,998,200	1,998,200

3. 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。

3. INTEREST RATE RISK

Interest rate risk is monthly measured and submitted to Monetary Authority of Macaud 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.

		二〇一九年六月三十日
		30 June 2019
貨幣	Currencies	澳門元千元
		MOP'000
澳門元	Macau pataca (MOP)	190,606
港元	Hong Kong dollar (HKD)	(483,423)
美元	United States dollar (USD)	915,881
經濟價值對自有資金的影響		3.19%
Impact on economic value as % of own funds		

4. 市場風險

4.1 外匯風險

以下為本銀行於結算日之外匯風險分析：

貨幣	Currencies
澳洲元	Australian dollar (AUD)
加拿大元	Canadian dollar (CAD)
人民幣	Chinese yuan (CNY)
歐元	Euro (EUR)
港元	Hong Kong dollar (HKD)
日圓	Japanese yen (JPY)
新西蘭元	New Zealand dollar (NZD)
英鎊	British pound (GBP)
新加坡元	Singapore dollar (SGD)
瑞士法郎	Swiss Franc (CHF)
美元	United States dollar (USD)
以上未列出的貨幣	Other currencies
黃金	Gold

4. MARKET RISK

4.1 Exchange Rate Risk

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

二〇一九年六月三十日
 30 June 2019

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
	555
	80
	341,506
	38,019
	(20,511,661)
	581
	1,306
	(713)
	159
	506
	32,399,736
	39,478
	(20,004)

4. 市場風險(續)

4.1 外匯風險(續)

下列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：

4. MARKET RISK (CONTINUED)

4.1 Exchange Rate Risk (Continued)

The following is an analysis of the Bank's foreign currency whose net position constitutes more than 10% of the total net position in all foreign currencies:

二〇一九年六月三十日
 30 June 2019

		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
港元	HKD	585	129,473	-	129,473
美元	USD	52,861	300,901	80,377	133,851
澳洲元	AUD	56,387	2,628	44,940	55,350

4.2 市場風險

4.2 Market Risk

二〇一九年六月三十日
 30 June 2019

		澳門元千元
		MOP'000
資本要求	Capital requirements	
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	317
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	8,543
外匯風險	Foreign exchange exposures	35,376
商品風險	Commodities exposures	-

5. 流動資金風險

5.1 截至 2019 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每週平均活期存款	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。2019 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。

5. LIQUIDITY RISK

5.1 Average weekly liquidity for the 6 months ended 30 June 2019 (Position of Macau office only):

澳門元千元
MOP'000

2,399,896

2,706,834

306,938

The Bank has maintained a sound liquidity position. The average weekly liquidity positions in the first half year of 2019 were above the statutory minimum requirement on cash on hand stipulated by the AMCM.

5.2 流動資金比率(本澳口徑)

截至 2019 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

46.42%

平均三個月流動資金比率

Average three-month liquidity ratio

52.44%

5.2 Liquidity Ratio

(Position of Macau office only)

Average liquidity ratio for the 6 months ended 30 June 2019

5.3 截至 2019 年 6 月 30 日止六個月平均抵償資產數據

抵償資產

Solvency assets

澳門元千元

MOP'000

55,394,612

基本負債

Underlying liabilities

126,634,639

抵償資產對基本負債比率

Ratio of solvency assets to underlying liabilities

43.74%

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%。本銀行 2019 上半年平均值為 43.74%，抵償能力處於充裕水準及符合監管當局之要求。

5.3 Average solvency assets for the 6 months ended 30 June 2019

According to the AMCM's guideline, solvency assets should not be less than 30% of the underlying liabilities. In first half year of 2019, the ratio of solvency assets to underlying liabilities remained solid at 43.74%, which was well above the statutory minimum requirements.

6. 資本之組成及各資本充足比率

6.1 資本基礎成份

用於計算 2019 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。

		二〇一九年六月三十日 30 June 2019
		澳門元千元 MOP'000
基本自有資金	Core capital	
股本	Paid-up capital	1,500,000
資本溢價	Share premium	4,700,000
法定儲備金及其他準備金	Legal, statutory and other reserves	2,730,900
保留盈餘	Retained earnings	7,127,085
基本自有資金小計	Total core capital	16,057,985
補充自有資金	Supplementary capital	3,626,803
扣減項目	Deduction	138, 416
扣減後之自有資金	Own funds after deduction	19,546,372

6.2 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

6. CAPITAL STRUCTURE AND CAPITAL ADEQUACY RATIO

6.1 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 2019.

6.2 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.

		二〇一九年六月三十日 30 June 2019
資本充足比率	Capital adequacy ratio	15.40%

7. 關係人交易

截至二〇一九年六月三十日止六個月

7. RELATED PARTY TRANSACTIONS

For the 6 months ended 30 June 2019

		澳門元千元
		MOP'000
利息收入	Interest income	80,491
利息支出	Interest expense	154,771
其他營業收入	Other operating income	197,957
其他營業支出	Other operating expense	8,200
結存項目	Amounts due from	
同業往來	Placements with banks	3,654,614
客戶貸款	Loans and advances to customers	520,537
其他資產	Other assets	2,662,132
結欠項目	Amounts due to	
同業存款	Deposits and balances of banks	11,200,880
客戶存款	Deposits from customers	1,427,282
其他負債	Other liabilities	1,468,909

8. 除金融衍生工具以外的表外風險暴露

8. OFF-BALANCE SHEET EXPOSURES OTHER THAN
 DERIVATIVES TRANSACTIONS

二〇一九年六月三十日

30 June 2019

		澳門元千元
		MOP'000
直接信貸代替	Direct credit substitutes	1,389,169
交易有關之或然債務	Transaction-related contingencies	5,103
貿易有關之或然債務	Trade-related contingencies	172,881
其他承擔	Other commitments	21,651,653

9. 金融衍生工具

9. FINANCIAL DERIVATIVES

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。

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.

9.1 金融衍生工具之合約價值

9.1 Contractual amount of derivatives

二〇一九年六月三十日

30 June 2019

		澳門元千元
		MOP'000
利率合同	Interest rate contracts	95,404
外匯及黃金合同	Foreign exchange and gold contracts	490,874

9.2 金融衍生工具之信貸風險加權金額

9.2 Credit risk weighted amounts of derivatives

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。

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

二〇一九年六月三十日

30 June 2019

		澳門元千元
		MOP'000
利率合同	Interest rate contracts	239
外匯及黃金合同	Foreign exchange and gold contracts	1,290

-完-

-END-