

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)**

截止至二零一六年六月三十日止六個月

**FOR THE 6 MONTHS ENDED 30 JUNE 2016**

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**

## 主要股東

根據本行股東登記冊紀錄，截至二〇一六年六月三十日，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, 2016, 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

## 董事會

董事長：何厚鏜  
副董事長：王少俊  
(二零一六年三月二十二日委任)  
葉一新  
(二零一六年三月二十二日離任)  
常務董事：何厚鏗  
周 鵬  
徐繼昌  
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

## Board of Directors:

Chairman: Ho Hao Tong  
Vice-Chairman: Wang Shaojun  
(Appointed on March 22, 2016)  
Ye Yixin  
(Resigned on March 22, 2016)  
Executive Directors: Howard H.H. Ho  
Zhou Peng  
Chui Kai Cheong  
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：姜宜道  
何秋平  
公司秘書：蘇珏華

## Supervisory Committee

Chairman: Iong Weng Ian  
Members: Jiang Yidao  
He Qiuping  
Secretary: So Kwok Wah

**Tai Fung Bank Limited**  
**大豐銀行股份有限公司**  
**Balance Sheet As At 30 June 2016**  
**資產負債表於二零一六年六月三十日**

MOP'000 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	808,541		808,541
Deposits with Monetary Authority of Macau AMCM 存款	1,295,564		1,295,564
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	70,417		70,417
Demand deposits with foreign financial institutions 在外地之其他信用機構活期存款	586,250		586,250
Gold and silver 金,銀	22,150		22,150
Other assets 其他流動資產	290,171		290,171
Loans and advances 放款	63,140,084	2,957	63,137,127
Applications of resources in local financial institutes 在本澳信用機構拆放	10,794,759		10,794,759
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	19,216,162		19,216,162
Debt investment securities 股票,債券及股權	17,401,982	72,757	17,329,225
Applications of resources consigned to the bank 承銷資金投資			
Debtors 債務人	789,938		789,938
Other investments 其他投資	6,248,016		6,248,016
Long term investments 財務投資	4,019,412	7,540	4,011,872
Properties 不動產	3,853,594		3,853,594
Fixtures and equipment 設備	600,498	514,104	86,394
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	464,666		464,666
總額	129,602,204	597,358	129,004,846

**Balance Sheet As At 30 June 2016**

資產負債表於二零一六年六月三十日

MOP'000 澳門元千元

<b>Liabilities</b> 負債	<b>SUB-TOTAL</b> 小結	<b>TOTAL</b> 總額
Demand deposits 活期存款	23,722,123	
Call Deposits 通知存款	118,926	
Fixed deposits 定期存款	51,622,225	75,463,274
Deposits of public sector 公共機構存款		16,123,661
Deposits of other local financial institutions 本地信用機構資金	5,620,503	
Resources of other local entities 其他本地機構資金		
Foreign currency loans 外幣借款	14,874,378	
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	157,972	
Creditors 債權人	246,806	
Sundry Liabilities 各項負債	438,031	23,335,890
Internal A/cs and A/cs pending regularization 內部及調整賬		1,173,351
Sundry provisions 各項風險備用金		797,023
Capital 股本	1,300,000	
Legal reserves 法定儲備	1,106,000	
Reserve as per company articles 自定儲備		
Other reserves 其他儲備	5,788,701	8,194,701
Retained profit brought forward 歷年營業結果	3,174,785	
Profit and loss for the year 本年營業結果	742,161	3,916,946
<b>TOTAL</b> 總額		<b>129,004,846</b>

**Operating Result for the 6 Months ended 30 June 2016**

截至二零一六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	713,981	Income from credit operations 資產業務收益	1,594,034
Personnel costs 人事費用		Income from banking services 銀行服務收益	35,857
Directors and Fiscal Council expenses 董事及監察會開支	1,620	Income from other banking services 其他銀行業務收益	44,968
Staff salaries and allowances 職員開支	196,464	Income from securities and equity investments 證券及財務投資收益	28,576
Staff welfare expenses 固定職員福利	9,308	Other banking income 其他銀行收益	107,573
Other personnel costs 其他人事費用	17,999	Income from non-banking operations 非正常業務收益	1,411
Third party supply 第三者作出之供應	6,949	Operating loss 營業損失	
Third party services 第三者提供之勞務	47,756		
Other bank costs 其他銀行費用	12,026		
Taxation 稅項	1,525		
Costs of non-banking operations 非正常業務費用	255		
Depreciation 折舊撥款	72,173		
Provisions 備用金之撥款	13,492		
Operating Profit 營業利潤	718,871		
TOTAL 總額	1,812,419	TOTAL 總額	1,812,419

## 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	718,871
Losses related to previous years 歷年之損失		Profit related to previous years 歷年之利潤	115,284
Exceptional losses 特別損失		Exceptional profit 特別利潤	6
Profit tax provision 營業利潤之稅項撥款	92,000	Provision used 備用金之使用	
Profit after tax 營業結果(盈餘)	742,161	Operating loss 營業結果(虧損)	
<b>TOTAL</b> 總額	<b>834,161</b>	<b>TOTAL</b> 總額	<b>834,161</b>

現金流量表  
截至二零一六年六月三十日止六個月

Cash Flow Statement  
For the 6 months ended 30 June 2016

		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入	Operating cash inflow before taxation	(a)	7,316,045
支付稅項	Tax paid		-
			<hr/>
<b>經營業務之現金流入淨額</b>	<b>Net cash inflow from operating activities</b>		7,316,045
			-----
<b>投資業務之現金流量</b>	<b>Cash flow from investing activities</b>		
收取股息	Dividends received		2,666
購入不動產、廠場和設備	Purchase of property, plant and equipment		(13,063)
出售不動產、廠場和設備所得款項	Proceeds from disposal of property, plant and equipment		6
購買政府債券	Purchase of treasury bills		(24,616,287)
贖回政府債券	Proceeds from redemption of treasury bills		22,842,000
購買存款證	Purchase of certificates of deposit held		(3,139,658)
贖回存款證	Proceeds from redemption of certificates of deposit held		5,743,827
購買有價證券	Purchase of investments in securities		(6,411,054)
贖回有價證券	Proceeds from redemption of investments in securities		2,648,925
			<hr/>
<b>投資業務之現金流出淨額</b>	<b>Net cash outflow from investing activities</b>		(2,922,638)
			-----
<b>融資業務之現金流量</b>	<b>Cash flow from financing activities</b>		
支付股息	Dividends paid		(256,204)
			<hr/>
<b>融資業務之現金流出淨額</b>	<b>Net cash outflow from financing activities</b>		(256,204)
			-----
<b>現金及等同現金項目之增加</b>	<b>Net increase in cash and cash equivalents</b>		4,137,203
於一月一日之現金及等同現金項目	Cash and cash equivalents at 1 January		22,802,067
			<hr/>
於六月三十日之現金及等同現金項目	<b>Cash and cash equivalents at 30 June</b>	(b)	26,939,270
			<hr/> <hr/>

**現金流量表附註**  
截至二零一六年六月三十日止六個月

**Notes to Cash Flow Statement**  
For the 6 months ended 30 June 2016

(a) 除稅前溢利與除稅前經營現金之流入對賬:

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

		澳門元千元 MOP'000
除稅前溢利	Profit before taxation	834,161
淨呆壞貸款及其他賬項撥回	Write back of bad and doubtful advances and other accounts	(10,840)
出售不動產、廠場、設備淨收益	Net gain from disposal of Property, plant and equipment	(6)
不動產、廠場和設備折舊	Depreciation on property, plant and equipment	72,173
股息收入	Dividends income	(22,666)
存放於澳門金融管理局之減少	Decrease in deposits with AMCM	28,164
原到期日超過三個月之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	(309,000)
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	6,769,599
貸款及其他賬項之減少	Decrease in advances and other accounts	1,238,888
其他資產之增加	Increase in other assets	(515,675)
客戶存款之減少	Decrease in deposits from customers	(1,180,117)
其他負債之增加	Increase in other liabilities	417,633
投資之折讓/溢價的攤銷	Amortization of discount / premium on investments	(32,645)
外匯差額	Exchange difference	13,192
證券投資之未實現虧損	Unrealised loss of investments in securities	13,184
除稅前經營現金之流入	Operating cash inflow before taxation	<u>7,316,045</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	830,672
即期及短期通知結餘	Money at call and short notice	656,666
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	19,214,102
原到期日在三個月內之政府債券	Treasury bills with original maturity within three months	6,216,092
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	21,738
		<u>26,939,270</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

二零一六年六月三十日

30 June 2016

		逾期放款 Past due loans 澳門元千元 MOP'000	逾期放款百份比 Past due loans 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	168,155	0.266%
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	7,230	0.011%
逾期大於 12 個月	Loans past due for more than 12 months	1,300	0.002%
總額	Total	176,685	0.279%

逾期貸款的抵押品現值 Collateral value of loans past due 252,900

逾期貸款的特別準備金 Specific provisions for loans past due 2,957

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.

註：截至 2016 年 06 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、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 30th June 2016, the bank has no past due loans and advances to banks, trade bills, certificates of deposit held, investments in securities and placements with banks and other financial institutions.

## 信用風險(續)

### b. 按地區劃分的放款及墊款分佈

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 are compiled in accordance with the concept of risk transfer. Loans are classified in the order of business of the guarantor, place of business of the borrower and finally the registration country of the borrower.

#### Distribution of loans by main regions:

二零一六年六月三十日

30 June 2016

		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	55,793,285	176,685	2,957
香港	Hong Kong	2,015,089	-	-
中國內地	Mainland China	5,245,706	-	-
其他	Others	86,004	-	-
總額	Total	63,140,084	176,685	2,957

信用風險(續)

c. 根據放款及放款承諾餘額、同業拆放、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.

二零一六年六月三十日

30 June 2016

地區分佈 Region	放款及放款承諾	同業拆放及證券投資	衍生工具投資	特別準備
	Loans and commitments 澳門元千元 MOP'000	Placements with banks and securities investments 澳門元千元 MOP'000	Financial derivatives 澳門元千元 MOP'000	Specific Provisions 澳門元千元 MOP'000
<b>澳門</b> Macau	65,674,300	11,126,419	-	2,957
其中: Of which:				
- 銀行同業 - Other credit institutions	-	638,600	-	
- 政府、公營機構 - Public sector	325,800	10,178,819	-	
- 公司企業、法團 - Corporations/Legal Entities	2,594,115	309,000	-	
- 個人 - Individuals	32,754,385	-	-	
<b>香港</b> Hong Kong	-	-	1,168,633	-
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	1,168,633	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/ Legal Entities	-	-	-	
- 個人 - Individuals	-	-	-	
<b>中國內地</b> Mainland China	-	33,766,224	-	-
其中: Of which:				
- 銀行同業 - Other credit institutions	-	20,624,943	-	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations Legal Entities	-	13,141,281	-	
- 個人 - Individuals	-	-	-	
<b>日本</b> Japan	-	-	531,822	266
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	531,822	
- 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

二零一六年六月三十日

30 June 2016

		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
漁農業	Agriculture and fisheries	-	-	-
採礦工業	Mining industries	-	-	-
製造工業	Manufacturing industries	1,571,596	-	-
電力、氣體燃料及水	Electricity, gas and water	703,892	-	-
建築及公共工程	Construction and public works	4,685,179	-	-
批發及零售貿易	Wholesale and retail trade	3,899,488	1,191	493
酒樓、餐廳及酒店及有關行業	Restaurants, hotels and similar activities	1,089,527	-	-
運輸、貨倉及通訊	Transport, warehouse and communications	207,060	-	-
非銀行的金融機構	Non-monetary financial institutions	3,440,410	46,120	-
個人貸款	Personal loans	30,244,309	23,686	847
其他行業	Other industries	17,298,623	105,688	1,617
總額	Total	63,140,084	176,685	2,957

信用風險 (續)

Credit Risk (Continued)

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

e. Analysis of assets and liabilities by remaining maturity:

二零一六年六月三十日

30 June 2016

		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	830,691	-	-	-	-	-	830,691
存放同業	Balances with banks	656,667	-	-	-	-	-	656,667
拆放同業	Placements with banks	191,498	12,528,095	6,700,509	412,000	-	-	19,832,102
存放於金管局及持有之政府債券	Deposits with AMCM and Treasury bills	1,295,564	2,929,736	4,567,075	2,682,008	-	-	11,474,383
客戶貸款及墊款	Loans and advances to customers	27,960	1,762,182	4,881,634	7,990,894	15,702,387	32,775,027	63,140,084
持有之存款證	Certificate of deposits held	239,742	824,000	829,102	3,553,744	801,428	-	6,248,016
其他證券	Other securities	3,685,961	93,705	52,716	1,711,505	6,752,991	8,905,222	21,202,100
<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	90,580	6,374,581	5,456,825	8,572,895	-	-	20,494,881
客戶往來、儲蓄、定期及通知存款	Current, fixed, savings, time and call deposits	24,439,495	17,831,124	21,347,610	11,415,367	307,511	-	75,341,107
附屬公司存款	Deposits from subsidiaries	29,719	83,252	9,196	-	-	-	122,167
公共機構存款	Deposits from public sector entities	7,422	2,131,729	2,626,272	11,358,238	-	-	16,123,661
保證金存款	Guarantee deposits	19,596	-	-	-	-	-	19,596
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.

二零一六年六月三十日

**30 June 2016**

澳門元千元

**MOP'000**

貨幣	Currencies	
澳門元	MOP	159,219
港元	HKD	(97,239)
美元	USD	639,780
經濟價值對自有資金的影響		<b>5.74%</b>
<b>Impact on economic value as % of own funds</b>		

## 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、港元及美元計值，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 and United States Dollars. 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:

二零一六年六月三十日

**30 June 2016**

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'ooo**

澳洲元	Australian dollar (AUD)	(505)
加拿大元	Canadian dollar (CAD)	(399)
人民幣	Chinese yuan (CNY)	128,815
歐元	Euro (EUR)	1,725
港元	Hong Kong dollar (HKD)	(627,199)
日圓	Japanese yen (JPY)	(576)
新西蘭元	New Zealand dollar (NZD)	1,261
英鎊	British pound (GBP)	(619)
新加坡元	Singapore dollar (SGD)	306
瑞士法郎	Swiss Franc (CHF)	902
美元	United States dollar (USD)	5,909,833
以上未列出的貨幣	Other currencies	29,044
黃金	Gold	(6,295)

## 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.

二零一六年六月三十日

30 June 2016

		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	3,027	1,638,156	23,569	1,617,614
美元	USD	137,298	3,261,766	72,392	3,326,671

### 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.

二零一六年六月三十日

30 June 2016

## 資本要求

債券及與債券相關的衍生工具的特定風險

股權風險

外匯風險

## Capital requirements

Specific risk of debt securities and debt-related derivatives instrument

Equity exposures

Foreign exchange exposures

澳門元千元

MOP'000

918

566,682

13,468



## 流動資金風險

### a. 截至 2016 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	1,855,799
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	2,183,475
流動現金淨額	Net liquidity position	327,676

本銀行的流動現金充裕。2016 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 2016:

The Bank has maintained a sound liquidity position. The average weekly liquidity positions in the first half year of 2016 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 2016 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 2016:

一個月流動資金比率	Average one-month liquidity ratio	49.42%
三個月流動資金比率	Average three-month liquidity ratio	50.68%

### c. 截至 2016 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 2016:

		澳門元千元 MOP'000
抵償資產	Solvency assets	50,432,535
基本負債	Underlying liabilities	93,214,688
抵償資產對基本負債比率	Ratio of solvency assets to underlying liabilities	54.10%

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%，2016 年上半年平均值為 54.10%，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 2016, the ratio of solvency assets to underlying liabilities remained solid at 54.10%, 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 2016 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：

## 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 2016.

		二零一六年六月三十日
		<b>30 June 2016</b>
項目	Items	澳門元千元
<b>基本自有資金</b>	<b>Core Capital</b>	<b>MOP'000</b>
股本	Paid-up Capital	1,300,000
資本溢價	Share Premium	2,250,000
法定儲備金及其他準備金	Legal, statutory and other reserves	2,336,900
保留盈餘	Retained Earnings	3,174,785
<b>基本自有資金小計</b>	<b>Total Core Capital</b>	<b>9,061,685</b>
<b>補充自有資金</b>	<b>Supplementary Capital</b>	<b>3,286,159</b>
<b>扣減項目</b>	<b>Deduction</b>	<b>132,456</b>
<b>扣減後之自有資金</b>	<b>Own Funds after Deduction</b>	<b>12,215,388</b>

### 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.

二零一六年六月三十日  
**30 June 2016**

資本充足比率

Capital adequacy ratio

13.26%

## 關係人交易

## Related party transactions

截至二零一六年六月三十日止六個月

For the 6 months ended 30 June 2016

澳門元千元

**MOP'000**

利息收入	Interest income	5,792
利息支出	Interest expense	140,186
其他營業收入	Other operating income	37,560
其他營業支出	Other operating expense	4,719
<b>結存項目:</b>	<b>Amounts due from:</b>	
同業往來	Placements with banks	2,409,558
客戶貸款	Loans and advances to customers	1,171,651
其他資產	Other assets	843,909
<b>結欠項目:</b>	<b>Amounts due to:</b>	
同業存款	Deposits and balances of banks	19,809,493
客戶存款	Deposits from customers	1,310,442
其他負債	Other liabilities	1,322,738

## 除金融衍生工具以外的表外風險暴露

## Off-balance sheet exposures other than derivatives transactions

二零一六年六月三十日  
30 June 2016

澳門元千元

MOP'000

直接信貸代替	Direct credit substitutes	1,067,642
交易有關之或然債務	Transaction-related contingencies	3,455,889
貿易有關之或然債務	Trade-related contingencies	242,000
其他承擔:	Other commitments:	
原到期日一年以下者	With an original maturity of under 1 year	7,817,179
原到期日一年及以上者	With an original maturity of 1 year and over	2,979,895
其他表外項目	Other memorandum items	25,466

## 金融衍生工具

本行使用的金融衍生工具包括外匯遠期合約、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 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

二零一六年六月三十日  
30 June 2016

澳門元千元

MOP'000

外匯及黃金合同	Foreign exchange and gold contracts	7,277,570
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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 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》

二零一六年六月三十日

**30 June 2016**

澳門元千元

**MOP'000**

外匯及黃金合同

Foreign exchange and gold contracts

14,697

-完-

-END-