

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)**

截止至二〇一七年六月三十日止六個月

**FOR THE 6 MONTHS ENDED 30 JUNE 2017**

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，截至二〇一七年六月三十日，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

## 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

### 董事會

董事長：何厚鏜  
副董事長：王少俊  
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

## List of shareholders with qualifying holdings:

As at 30 June, 2017, the holding by the shareholders and which represents more than 10% of the ordinary shares were:

Bank of China Limited  
The family of Ho Yin

## Corporate Information:

### Members of the General Assembly

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

### Board of Directors:

Chairman: Ho Hao Tong  
Vice-Chairman: Wang Shaojun  
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

Secretary: So Kwok Wah

**Tai Fung Bank Limited**  
**大豐銀行股份有限公司**  
**Balance Sheet As At 30 June 2017**  
**資產負債表於 二〇一七年六月三十日**

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	779,126		779,126
Deposits with Monetary Authority of Macau AMCM 存款	1,747,353		1,747,353
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	40,455		40,455
Demand deposits with foreign financial institutions 在外地之其他信用機構活期存款	1,450,118		1,450,118
Gold and silver 金,銀	21,354		21,354
Other assets 其他流動資產	154,363		154,363
Loans and advances 放款	67,398,713	5,382	67,393,331
Applications of resources in local financial institutes 在本澳信用機構拆放	6,994,803		6,994,803
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	11,006,672		11,006,672
Debt investment securities 股票,債券及股權	26,164,061	98,712	26,065,349
Applications of resources consigned to the bank 承銷資金投資			
Debtors 債務人	907,278		907,278
Other investments 其他投資	3,991,741		3,991,741
Long term investments 財務投資	3,521,836	1,860	3,519,976
Properties 不動產	4,010,572		4,010,572
Fixtures and equipment 設備	653,675	564,355	89,320
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	626,868		626,868
TOTAL 總額	129,468,988	670,309	128,798,679

**Balance Sheet As At 30 June 2017**

資產負債表於二〇一七年六月三十日

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	27,480,478	
Call Deposits 通知存款	111,280	
Fixed deposits 定期存款	59,352,407	86,944,165
Deposits of public sector 公共機構存款		18,659,236
Deposits of other local financial institutions 本地信用機構資金	1,114,094	
Resources of other local entities 其他本地機構資金		
Foreign currency loans 外幣借款	2,881,102	
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	143,848	
Creditors 債權人	198,894	
Sundry Liabilities 各項負債	619,445	6,955,583
Internal A/cs and A/cs pending regularization 內部及調整賬		1,329,122
Sundry provisions 各項風險備用金		861,888
Capital 股本	1,300,000	
Legal reserves 法定儲備	1,248,000	
Reserve as per company articles 自定儲備		
Other reserves 其他儲備	6,283,704	8,831,704
Retained profit brought forward 歷年營業結果	4,265,146	
Profit and loss for the year 本年營業結果	951,835	5,216,981
<b>TOTAL</b> 總額		<b>128,798,679</b>

Operating Result for the 6 Months ended 30 June 2017

截至二〇一七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	715,154	Income from credit operations 資產業務收益	1,739,550
Personnel costs 人事費用		Income from banking services 銀行服務收益	105,842
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	176,644
Staff salaries and allowances 職員開支	227,794	Income from securities and equity investments 證券及財務投資收益	53,965
Staff welfare expenses 固定職員福利	10,030	Other banking income 其他銀行收益	29,485
Other personnel costs 其他人事費用	27,377	Income from non-banking operations 非正常業務收益	825
Third party supply 第三者作出之供應	6,968	Operating loss 營業損失	
Third party services 第三者提供之勞務	54,869		
Other bank costs 其他銀行費用	14,617		
Taxation 稅項	1,343		
Costs of non-banking operations 非正常業務費用	223		
Depreciation 折舊撥款	76,565		
Provisions 備用金之撥款	2,332		
Operating Profit 營業利潤	966,754		
TOTAL 總額	2,106,311	TOTAL 總額	2,106,311

**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	966,754
Losses related to previous years 歷年之損失		Profit related to previous years 歷年之利潤	108,639
Exceptional losses 特別損失	559	Exceptional profit 特別利潤	1
Profit tax provision 營業利潤之稅項撥款	123,000	Provision used 備用金之使用	
Profit after tax 營業結果(盈餘)	951,835	Operating loss 營業結果(虧損)	
TOTAL 總額	1,075,394	TOTAL 總額	1,075,394

現金流量表  
截至二〇一七年六月三十日止六個月

Cash Flow Statement  
For the 6 months ended 30 June 2017

		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)	(21,983,452)
支付稅項	Tax paid		-
			<hr/>
<b>經營業務之現金流出淨額</b>	<b>Net cash outflow from operating activities</b>		(21,983,452)
			-----
<b>投資業務之現金流量</b>	<b>Cash flow from investing activities</b>		
收取股息	Dividends received		15,738
購入不動產、廠場和設備	Purchase of property, plant and equipment		(10,542)
出售不動產、廠場和設備所得款項	Proceeds from disposal of property, plant and equipment		1
購買政府債券	Purchase of treasury bills		(32,833,179)
贖回政府債券	Proceeds from redemption of treasury bills		36,287,000
購買存款證	Purchase of certificates of deposit held		(561,820)
贖回存款證	Proceeds from redemption of certificates of deposit held		4,049,319
購買有價證券	Purchase of investments in securities		(11,097,019)
贖回有價證券	Proceeds from redemption of investments in securities		5,640,788
			<hr/>
<b>投資業務之現金流入淨額</b>	<b>Net cash inflow from investing activities</b>		1,490,286
			-----
<b>融資業務之現金流量</b>	<b>Cash flow from financing activities</b>		
支付股息	Dividends paid		(265,750)
			<hr/>
<b>融資業務之現金流出淨額</b>	<b>Net cash outflow from financing activities</b>		(265,750)
			-----
<b>現金及等同現金項目之增加</b>	<b>Net increase in cash and cash equivalents</b>		(20,758,916)
於一月一日之現金及等同現金項目	Cash and cash equivalents at 1 January		39,638,237
			<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)	18,879,321
			<hr/> <hr/>

現金流量表附註  
截至二〇一七年六月三十日止六個月

Notes to Cash Flow Statement  
For the 6 months ended 30 June 2017

(a) 除稅前溢利與除稅前經營現金之流出對賬:

(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	1,074,835
出售不動產、廠場、設備淨收益	Net gain from disposal of property, plant and equipment	(1)
各項準備金回撥	Write back from provisions	(44,327)
不動產、廠場和設備折舊	Depreciation on property, plant and equipment	76,565
投資之折讓/溢價的攤銷	Amortization of discount / premium on investments	(11,861)
證券投資之未實現收益	Unrealised gain of investments in securities	(15,913)
債券投資減值撥回	Write back of provision loss in debt securities	(44,460)
股息收入	Dividend income	(15,738)
存放於澳門金融管理局之減少	Decrease in deposits with AMCM	1,194
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	206,000
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	(27,080,086)
貸款及其他賬項之減少	Decrease in advances and other accounts	2,249,455
其他資產之增加	Increase in other assets	(201,177)
客戶存款之增加	Increase in deposits from customers	1,993,317
其他負債之增加	Increase in other liabilities	59,754
外匯差額	Exchange difference	(231,009)
除稅前經營現金之流出	Operating cash outflow before taxation	<u>(21,983,452)</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	800,460
即期及短期通知結餘	Money at call and short notice	1,490,573
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	11,262,673
原到期日在三個月內之政府債券	Treasury bills with original maturity within three months	5,088,439
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	237,176
		<u>18,879,321</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逾期分類情況

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

二〇一七年六月三十日

30 June 2017

		貸款及墊款 Loans and advances 澳門元千元 MOP'000	佔貸款總額百份比 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	16,976	0.025%
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	26,967	0.040%
逾期大於 12 個月	Loans past due for more than 12 months	13,946	0.021%
總額	Total	57,889	0.086%

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	138,795
特別準備金	Specific provisions	5,382

註：截至 2017 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 2017, 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:

二〇一七年六月三十日

30 June 2017

		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 moths	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	56,213,820	57,889	5,382
中國內地	Mainland China	7,482,616		

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.

二〇一七年六月三十日

30 June 2017

地區分佈 Region	放款及放款承諾	拆放同業及證券投資	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	67,657,264	7,531,903	-	5,382
其中: Of which:				
- 銀行同業 - Other credit institutions	-	638,600	-	
- 政府、公營機構 - Public sector	288,394	6,584,303	-	
- 公司企業、法團 - Corporations/Legal Entities	32,346,752	309,000	-	
- 個人 - Individuals	35,022,118	-	-	
<b>香港</b> Hong Kong	-	-	3,000,579	-
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	3,000,579	
- 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	-	31,911,030	-	49,349
其中: Of which:				
- 銀行同業 - Other credit institutions	-	15,585,421	-	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal Entities	-	16,325,609	-	
- 個人 - Individuals	-	-	-	
<b>日本</b> Japan	-	-	690,380	991
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	690,380	
- 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)

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(續)

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. (Continued)

二〇一七年六月三十日

30 June 2017

地區分佈 Region	放款及放款承諾	拆放同業及證券投資	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
澳洲 Australia	-	-	1,030,339	610
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	1,030,339	
- 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

二〇一七年六月三十日

30 June 2017

		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	1,837,617	-	-
電力、氣體燃料及水	Electricity, gas and water	545,679	-	-
建築及公共工程	Construction and public works	5,225,156	-	-
批發及零售貿易	Wholesale and retail trade	4,100,297	3,123	1,541
酒樓、餐廳及酒店及有關行業	Restaurants, hotels and similar activities	1,186,878	2,310	-
運輸、貨倉及通訊	Transport, warehouse and communications	290,484	-	-
非銀行的金融機構	Non-monetary financial institutions	5,021,864	-	-
個人貸款	Personal loans	30,944,170	52,456	3,841
其他行業*	Other industries*	18,246,568	-	-
總額	Total	67,398,713	57,889	5,382

\*註: “其他行業” 類別主要為房地產貸款。

\*Remark: Real Estate loan is the major loan of “Other industries”.

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:

二〇一七年六月三十日

30 June 2017

		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	800,480	-	-	-	-	-	800,480
存放同業	Balances with banks	1,490,573	-	-	-	-	-	1,490,573
拆放同業	Placements with banks	-	7,245,672	4,017,000	154,500	-	-	11,417,172
存放於金管局及持有之政府債券	Deposits with AMCM and Treasury bills	1,747,353	3,189,575	3,197,332	197,396	-	-	8,331,656
貸款及其他賬項	Advances and other accounts	21,466	1,585,836	2,811,151	7,335,869	19,251,668	36,392,723	67,398,713
持有之存款證	Certificate of deposits held	-	1,314,441	720,794	1,956,506	-	-	3,991,741
其他證券	Other securities	2,918,304	471,559	1,377,479	3,970,205	9,424,285	11,284,549	29,446,381
<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	16,245	1,151,500	2,249,584	577,866	-	-	3,995,195
客戶往來、儲蓄、定期及通知存款	Current, fixed, savings, time and call deposits	28,045,920	20,047,719	26,819,948	11,375,030	199,772	-	86,488,389
附屬公司存款	Deposits from subsidiaries	50,304	75,066	330,406	-	-	-	455,776
公共機構存款	Deposits from public sector entities	8,395	1,951,629	1,284,669	15,414,543	-	-	18,659,236
保證金存款	Guarantee deposits	18,609	-	-	-	-	-	18,609
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.

二〇一七年六月三十日

**30 June 2017**

澳門元千元

**MOP'000**

貨幣	Currencies	
澳門元	MOP	275,627
港元	HKD	(193,225)
美元	USD	1,111,387
經濟價值對自有資金的影響		<b>8.84%</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:

二〇一七年六月三十日

**30 June 2017**

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)	3,240
加拿大元	Canadian dollar (CAD)	2,087
人民幣	Chinese yuan (CNY)	8,587
歐元	Euro (EUR)	17,268
港元	Hong Kong dollar (HKD)	(17,570,513)
日圓	Japanese yen (JPY)	86
新西蘭元	New Zealand dollar (NZD)	183
英鎊	British pound (GBP)	304
新加坡元	Singapore dollar (SGD)	181
瑞士法郎	Swiss Franc (CHF)	581
美元	United States dollar (USD)	26,976,135
以上未列出的貨幣	Other currencies	992,335
黃金	Gold	(10,513)



## 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持倉淨額 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.

二〇一七年六月三十日

30 June 2017

		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	34,382	325,158	1,776	4,724,380
美元	USD	1,402,654	4,786,647	288,379	500,751
倫敦金	XAU	-	-	964,908	-

### 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.

二〇一七年六月三十日

30 June 2017

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	6,589
股權風險	Equity exposures	466,929
外匯風險	Foreign exchange exposures	82,829

## 流動資金風險 (本澳口徑)

### a. 截至 2017 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	2,038,867
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	2,481,109
流動現金淨額	Net liquidity position	442,243

本銀行的流動現金充裕。2017 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

#### 截至 2017 年 6 月 30 日止六個月平均流動資金比率數據：

		Average liquidity ratio for the 6 months ended 30 June 2017:
平均一個月流動資金比率	Average one-month liquidity ratio	53.74%
平均三個月流動資金比率	Average three-month liquidity ratio	48.26%

### c. 截至 2017 年 6 月 30 日止六個月平均抵償資產數據：

		澳門元千元 MOP'000	
		本澳 Macau	合併 Consolidation
抵償資產	Solvency assets	54,219,669	54,260,547
基本負債	Underlying liabilities	104,020,323	104,020,394
抵償資產對基本負債比率	Ratio of solvency assets to underlying liabilities	52.12%	52.16%

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%，2017 年上半年本澳口徑平均值為 52.12%，合併口徑平均值為 52.16%，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 (Position of Macau office only)

### a. Average weekly liquidity for the 6 months ended

30 June 2017:

澳門元千元  
MOP'000

The Bank has maintained a sound liquidity position. The average weekly liquidity positions in the first half year of 2017 was above the statutory minimum requirement on cash on hand stipulated by the AMCM.

### b. Liquidity Ratio

#### Average liquidity ratio for the 6 months ended

30 June 2017:

### c. Average solvency assets for the 6 months ended

30 June 2017:

According to the AMCM's guideline, solvency assets should not be less than 30% of the underlying liabilities. In first half year of 2017, the average ratios of solvency assets to underlying liabilities in macau position and combined position were 52.12% and 52.16% respectively, both ratios were 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 2017 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 2017.

		二〇一七年六月三十日
		<b>30 June 2017</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	2,478,900
保留盈餘	Retained Earnings	4,265,146
<b>基本自有資金小計</b>	<b>Total Core Capital</b>	<b>10,294,046</b>
<b>補充自有資金</b>	<b>Supplementary Capital</b>	<b>3,355,142</b>
<b>扣減項目</b>	<b>Deduction</b>	<b>138,136</b>
<b>扣減後之自有資金</b>	<b>Own Funds after Deduction</b>	<b>13,511,052</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.

二〇一七年六月三十日  
**30 June 2017**

資本充足比率

Capital adequacy ratio

13.83%

## 關係人交易

## Related party transactions

截至二〇一七年六月三十日止六個月

For the 6 months ended 30 June 2017

		澳門元千元
		<b>MOP'000</b>
利息收入	Interest income	47,561
利息支出	Interest expense	128,518
其他營業收入	Other operating income	53,221
其他營業支出	Other operating expense	8,074
<b>結存項目:</b>	<b>Amounts due from:</b>	
同業往來	Placements with banks	2,076,068
客戶貸款	Loans and advances to customers	367,554
其他資產	Other assets	863,055
<b>結欠項目:</b>	<b>Amounts due to:</b>	
同業存款	Deposits and balances of banks	3,795,292
客戶存款	Deposits from customers	1,724,950
其他負債	Other liabilities	1,359,237

除金融衍生工具以外的表外風險暴露

Off-balance sheet exposures other than derivatives transactions

二〇一七年六月三十日  
30 June 2017

澳門元千元

MOP'000

直接信貸代替	Direct credit substitutes	1,299,853
交易有關之或然債務	Transaction-related contingencies	1,712,435
貿易有關之或然債務	Trade-related contingencies	176,802
其他承擔	Other commitments	13,782,083

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

二〇一七年六月三十日  
30 June 2017

澳門元千元

MOP'000

外匯及黃金合同	Foreign exchange and gold contracts	12,388,897
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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。

b. Credit risk weighted amounts of derivatives

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

二〇一七年六月三十日  
30 June 2017

澳門元千元

MOP'000

外匯及黃金合同	Foreign exchange and gold contracts	68,208
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-完-

-END-