



大豐銀行
BANCO TAI FUNG



財務訊息披露

Disclosure of Financial Information

截至二〇二〇年六月三十日止六個月
FOR THE 6 MONTHS ENDED 30 JUNE 2020

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	11
3. 利率風險	INTEREST RATE RISK	16
4. 市場風險	MARKET RISK	17
5. 流動資金風險	LIQUIDITY RISK	19
6. 資本之組成及資本充足比率	CAPITAL STRUCTURE AND CAPITAL ADEQUACY RATIO	20
7. 關係人交易	RELATED PARTY TRANSACTIONS	21
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	22
9. 金融衍生工具	FINANCIAL DERIVATIVES	22

主要股東

根據本行股東登記冊紀錄，截至二〇二〇年六月三十日，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 2020, 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

CORPORATE INFORMATION

Members of the General Assembly

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

董事會

董事長：何厚鏜
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

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 2020

資產負債表

於二〇二〇年六月三十日

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	917,438	-	917,438
Deposits with Monetary Authority of Macau AMCM 存款	2,154,357	-	2,154,357
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	46,177	-	46,177
Demand deposits with foreign financial institutions 在外地之其他信用機構活期存款	808,341	-	808,341
Gold and silver 金, 銀	44,664	-	44,664
Other assets 其他流動資產	395	-	395
Loans and advances 放款	114,325,599	66,750	114,258,849
Applications of resources in local financial institutes 在本澳信用機構拆放	15,572,054	-	15,572,054
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	10,732,891	-	10,732,891
Debt investment securities 股票, 債券及股權	30,776,074	74,897	30,701,177
Applications of resources consigned to the bank 承銷資金投資	-	-	-
Debtors 債務人	1,046,718	-	1,046,718
Other investments 其他投資	222,510	-	222,510
Long term investments 財務投資	6,955,448	25,727	6,929,721
Properties 不動產	4,273,248	-	4,273,248
Fixtures and equipment 設備	834,192	722,758	111,434
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	1,298,237	-	1,298,237
TOTAL 總額	190,008,343	890,132	189,118,211

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 2020

資產負債表

於二〇二〇年六月三十日

MOP'000

澳門元千元

Liabilities 負債	Sub-total 小結	Total 總額
Demand deposits 活期存款	32,083,289	
Call Deposits 通知存款	44,505	
Fixed deposits 定期存款	78,505,020	110,632,814
Deposits of public sector 公共機構存款		34,989,978
Deposits of other local financial institutions 本地信用機構資金	14,372,511	
Resources of other local entities 其他本地機構資金	-	
Foreign currency loans 外幣借款	3,334,010	
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	184,237	
Creditors 債權人	19,658	
Sundry Liabilities 各項負債	562,218	20,470,834
Internal A/cs and A/cs pending regularization 內部及調整賬		1,516,064
Sundry provisions 各項風險備用金		1,198,906
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	7,730,423	10,730,423
Retained profit brought forward 歷年營業結果	8,762,472	
Profit or loss for the year 本年營業結果	816,720	9,579,192
TOTAL 總額		189,118,211

PROFIT OR LOSS ACCOUNT FOR THE 6 MONTHS ENDED 30 JUNE 2020

截至二〇二〇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	1,429,662	Income from credit operations 資產業務收益	2,639,352
Personnel costs 人事費用	-	Income from banking services 銀行服務收益	105,583
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	203,010
Staff salaries and allowances 職員開支	229,979	Income from securities and equity investments 證券及財務投資收益	127,922
Staff welfare expenses 固定職員福利	12,290	Other banking income 其他銀行收益	18,019
Other personnel costs 其他人事費用	16,548	Income from non-banking operations 非正常業務收益	661
Third party supply 第三者作出之供應	6,931	Operating loss 營業損失	-
Third party services 第三者提供之勞務	66,115		
Other bank costs 其他銀行費用	158,155		
Taxation 稅項	1,758		
Costs of non-banking operations 非正常業務費用	122		
Depreciation 折舊撥款	93,042		
Provisions 備用金之撥款	168,362		
Operating Profit 營業利潤	909,298		
TOTAL 總額	3,094,547	TOTAL 總額	3,094,547

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	909,298
Losses related to previous years 歷年之損失	-	Profit related to previous years 歷年之利潤	16,911
Exceptional losses 特別損失	316	Exceptional profit 特別利潤	1
Profit tax provision 營業利潤之稅項撥款	109,174	Provision used 備用金之使用	-
Profit after tax 營業結果(盈餘)	816,720	Operating loss 營業結果(虧損)	-
TOTAL 總額	926,210	TOTAL 總額	926,210

現金流量表
 截至二〇二〇年六月三十日止六個月

STATEMENT OF CASH FLOWS
 FOR THE 6 MONTHS ENDED 30 JUNE 2020

		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		
經營業務所用之現金	Cash used in operations	(a)	(2,993,681)
支付所得稅	Income tax paid		(4,633)
			<hr/>
經營業務活動所用之現金 流量淨額	Net cash flows used in operating activities		(2,998,314)
			<hr/>
投資業務活動之現金流量	Cash flows from investing activities		
收取股息	Dividends received		71,846
新增長期股權投資	Increase on equity investment		(700)
處置長期股權投資	Disposal of equity investment		100,940
購入不動產、廠場和設備	Purchase of property, plant and equipment		(26,254)
處置不動產、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		(150,588,970)
贖回政府債券 所得款項	Proceeds from redemption of treasury bills		149,976,000
贖回持有之存款證 所得款項	Proceeds from redemption of certificates of deposit held		2,001,575
購買證券投資	Purchase of investments in securities		(12,871,137)
贖回證投資 所得款項	Proceeds from redemption of investments in securities		5,719,139
			<hr/>
投資業務活動所用之現金 流量淨額	Net cash flows used in investing activities		(5,617,560)
			<hr/>
融資業務活動之現金流量	Cash flows from financing activities		
發行存款證	Proceeds from issue of certificates of deposit		834,350
贖回存款證	Proceeds from redemption of certificates of deposit		(758,509)
支付股息	Dividends paid		(492,752)
			<hr/>
融資業務活動所用之現金 流量淨額	Net cash flows used in financing activities		(416,911)
			<hr/>
現金及等同現金項目之 減少淨額	Net decrease in cash and cash equivalents		(9,032,785)
於一月一日之現金及等同 現金項目	Cash and cash equivalents at 1 January		36,244,750
			<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)	27,211,965
			<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 tax to cash generated from operations:

		澳門元千元 MOP'000
除稅前溢利	Profit before tax	925,895
處置不動產、廠場和設備淨損失	Net loss from disposal of property, plant and equipment	315
各項準備金支取	Charge from provisions	125,898
折舊	Depreciation	93,041
投資之溢價的攤銷	Amortisation of premium on investments	(44,715)
證券投資之未實現虧損	Unrealised gain of investments in securities	39,231
債券投資淨減值撥回	Net write back of provision loss in debt securities	(13,643)
股息收入	Dividend income	(71,846)
處置長期股權投資收益	Income from disposal of equity investment	(28,840)
存放於澳門金融管理局之增加	Increase in deposits with AMCM	(109,373)
存放於中央銀行之減少	Decrease in deposits with the People's Bank of China	16,703
原到期日超過三個月之存放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	482,684
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	(7,467,713)
貸款及其他賬項之增加	Increase in advances and other accounts	(8,721,040)
其他資產之增加	Increase in other assets	(390,469)
客戶存款之增加	Increase in deposits from customers	12,173,074
其他負債之減少	Decrease in other liabilities	(177,893)
外匯折算差	Exchange difference	175,010
經營業務所用之現金流出	Cash used in operations	(2,993,681)

現金流量表附註(續)

(b) 現金及等同現金項目結存分析:

Notes to statement of cash flows (Continued)

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

		澳門元千元 MOP'000
庫存現金	Cash	962,082
即期及短期通知結餘	Money at call and short notice	822,141
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	13,545,203
原到期日在三個月內之 政府債券	Treasury bills with original maturity within three months	11,671,175
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	196,829
存放中央銀行之超出 最低要求存款額	Deposits with the People's Bank of China in excess of minimum statutory requirement	14,535
		27,211,965

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

二〇二〇年六月三十日
 30 June 2020

		貸款及墊款 Loans and advances 澳門元千元 MOP'000	佔貸款總額 百分比 Percentage
逾期大於三個月及少於或 等於六個月	Loans past due for more than 3 months but less than or equal to 6 months	8,685	0.01%
逾期大於六個月及少於或 等於十二個月	Loans past due for more than 6 months but less than or equal to 12 months	231,570	0.20%
逾期大於十二個月	Loans past due for more than 12 months	270,472	0.24%
總額	Total	510,727	0.45%
貸款逾期大於三個月的抵 押品現值	Collateral value of loans past due for more than 3 months	603,336	
特別準備金	Specific provisions	66,750	

註：截至 2020 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 2020, 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

二〇二〇年六月三十日
 30 June 2020

		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	71,987,355	417,327	29,371
中國內地	Mainland China	28,583,111	93,400	37,379
香港	Hong Kong	12,413,041	-	-

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

二〇二〇年六月三十日
 30 June 2020

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	90,670,330	13,189,000	-	29,371
其中: Of which:				
- 銀行同業 - Other credit institutions	-	412,000	-	
- 政府、公營機構 - Public sector	-	12,777,000	-	
- 公司企業、法團 - Corporations/Legal entities	44,222,302	-	-	
- 個人 - Individuals	46,448,028	-	-	
香港 Hong Kong	15,322,920	-	807,715	-
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	807,715	
- 政府、公營機構 - Public sector	-	-	-	
- 公司企業、法團 - Corporations/Legal entities	13,844,226	-	-	
- 個人 - Individuals	1,478,694	-	-	
中國內地 Mainland China	33,845,015	36,705,068	-	37,501
其中: Of which:				
- 銀行同業 - Other credit institutions	-	17,009,992	-	
- 政府、公營機構 - Public sector	-	16,925	-	
- 公司企業、法團 - Corporations/Legal entities	32,920,225	19,678,151	-	
- 個人 - Individuals	924,790	-	-	
澳洲 Australia	-	-	241,690	724
其中: Of which:				
- 銀行同業 - Other credit institutions	-	-	241,690	
- 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

二〇二〇年六月三十日

30 June 2020

		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
		MOP'000	MOP'000	MOP'000
漁農業	Agriculture and fisheries	279,401	-	-
採礦工業	Mining industries	119,744	-	-
製造工業	Manufacturing industries	5,336,794	93,400	37,379
電力、氣體燃料及水	Electricity, gas and water	1,268,123	-	-
建築及公共工程	Construction and public works	7,674,713	218	218
批發及零售貿易	Wholesale and retail trade	7,727,358	2,246	1,137
酒樓、餐廳及酒店及有關行業	Restaurants, hotels and similar activities	2,002,365	1,583	633
運輸、貨倉及通訊	Transport, warehouse and communications	580,110	-	-
非銀行的金融機構	Non-monetary financial institutions	9,055,104	-	-
個人按揭貸款	Individuals for house purchases	11,113,725	117,806	11,392
其他個人貸款	Individuals for other purposes	28,672,646	295,474	15,991
其他行業	Other industries	40,495,516	-	-
總額	Total	114,325,599	510,727	66,750

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

二〇二〇年六月三十日

30 June 2020

		即期	一個月內	一個月 至三個月	三個月 至一年	一年至三 年	三年以上	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	962,102	-	-	-	-	-	962,102
存放及拆放 同業	Balances and placements with banks	2,042,214	11,387,011	970,497	-	-	-	14,399,722
存放於金管局 及持有之 政府債券	Deposits with AMCM and treasury bills	3,271,357	6,677,993	3,975,924	988,825	-	-	14,914,099
貸款及其他 賬項	Advances and other accounts	67,843	2,782,765	6,826,291	27,189,614	37,309,842	40,149,244	114,325,599
持有之存款證	Certificates of deposits held	-	-	-	128,025	94,484	-	222,509
其他證券	Other securities	5,460,519	263,512	168,303	5,289,547	8,408,724	17,973,059	37,563,664
負債	Liabilities							
銀行及其他金 融機構之 存款	Deposits and balances of banks and financial institutions	106,469	10,157,139	4,335,872	2,003,993	1,103,048	-	17,706,521
客戶往來、 定期、儲蓄及 通知存款	Current, fixed, savings, time and call deposits	32,958,685	23,434,300	30,627,531	22,475,331	293,694	-	109,789,541
附屬公司存款	Deposits from subsidiaries	13,530	171,511	79,890	21,756	-	-	286,687
公共機構存款	Deposits from public sector entities	4,936	6,487,720	11,280,228	17,217,094	-	-	34,989,978
發行存款證	Certificates of deposits issued	-	-	181,953	374,633	-	-	556,586
保証金存款	Guarantee deposits	16,964	-	-	-	-	-	16,964
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 Macau 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.

		二〇二〇年六月三十日
		30 June 2020
貨幣	Currencies	澳門元千元 MOP'000
澳門元	Macau pataca (MOP)	91,394
港元	Hong Kong dollar (HKD)	(372,070)
美元	United States dollar (USD)	1,370,404
經濟價值對自有資金的影響		5.11%
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:

二〇二〇年六月三十日

30 June 2020

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
1,332
(432)
309,461
44,348
(24,815,767)
(1,042)
(390)
(580)
327
246
35,158,177
93,127
(67,639)

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:

二〇二〇年六月三十日

30 June 2020

		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	-	404,061	48,931	643,151
美元	USD	74,983	858,821	96,832	399,145

4.2 市場風險

4.2 Market Risk

二〇二〇年六月三十日

30 June 2020

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	4,275
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	5,205
外匯風險	Foreign exchange exposures	41,318
商品風險	Commodities exposures	-

5. 流動資金風險

5.1 截至 2020 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
 庫存現金及存放於澳門金融
 管理局之每週平均活期存款
 流動現金淨額

Minimum requirement on cash on hand
 Average weekly cash on hand and
 deposits with AMCM
 Net liquidity position

澳門元千元
MOP'000

2,697,150

3,112,028

414,878

本銀行的流動現金充裕。2020 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。

The Bank has maintained a sound liquidity
 position. The average weekly liquidity positions
 in the first half year of 2020 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 2020 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
 平均三個月流動資金比率

Average one-month liquidity ratio
 Average three-month liquidity ratio

63.73%

45.21%

5.2 Liquidity Ratio

(Position of Macau office only)

Average liquidity ratio for the 6 months ended
 30 June 2020

5.3 截至 2020 年 6 月 30 日止 六個月平均抵償資產數據

抵償資產
 基本負債
 抵償資產對基本負債比率

Solvency assets
 Underlying liabilities
 Ratio of solvency assets to underlying liabilities

澳門元千元
MOP'000

56,870,793

135,352,028

42.02%

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 2020 上半年平均值為 42.02%，抵
 償能力處於充裕水準及符合監管當局
 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 2020,
 the ratio of solvency assets to underlying
 liabilities remained solid at 42.02%, 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 2020 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。

		二〇二〇年六月三十日 30 June 2020
		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	8,762,472
基本自有資金小計	Total core capital	17,693,372
補充自有資金	Supplementary capital	3,703,106
扣減項目	Deduction	66,426
扣減後之自有資金	Own funds after deduction	21,330,052

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 2020.

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.

		二〇二〇年六月三十日 30 June 2020
資本充足比率	Capital adequacy ratio	14.50%

7. 關係人交易

截至二〇二〇年六月三十日止六個月

7. RELATED PARTY TRANSACTIONS

For the 6 months ended 30 June 2020

		澳門元千元
		MOP'000
利息收入	Interest income	54,152
利息支出	Interest expense	133,900
其他營業收入	Other operating income	143,699
其他營業支出	Other operating expense	9,907
結存項目	Amounts due from	
同業往來	Placements with banks	4,150,841
客戶貸款	Loans and advances to customers	523,320
其他資產	Other assets	2,699,872
結欠項目	Amounts due to	
同業存款	Deposits and balances of banks	11,829,185
客戶存款	Deposits from customers	1,862,730
其他負債	Other liabilities	1,472,541

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

二〇二〇年六月三十日

30 June 2020

		澳門元千元 MOP'000
直接信貸代替	Direct credit substitutes	1,471,619
交易有關之或然債務	Transaction-related contingencies	17,034
貿易有關之或然債務	Trade-related contingencies	139,636
其他承擔	Other commitments	24,823,064

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/利率掉期合約、股票指數 / 債券期貨合約及外匯/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/interest rate swap contracts, stock index/bond futures contracts, foreign exchange/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

二〇二〇年六月三十日

30 June 2020

		澳門元千元 MOP'000
利率合同	Interest rate contracts	94,485
外匯及黃金合同	Foreign exchange and gold contracts	1,342,443

9.2 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。

9.2 Credit risk weighted amounts of derivatives

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

二〇二〇年六月三十日

30 June 2020

澳門元千元

MOP'000

利率合同	Interest rate contracts	236
外匯及黃金合同	Foreign exchange and gold contracts	9,125

-完-

-END-