

BANCO COMERCIAL DE MACAU, S. A.

澳門商業銀行股份有限公司

FINANCIAL INFORMATION

FOR THE SIX MONTHS ENDED 30 JUNE 2013

截至二零一三年六月三十日止六個月

財務資料

The Financial Information of Banco Comercial de Macau, S.A. (the "Bank") for the six months ended 30 June 2013 (unaudited) has been prepared in accordance with the requirements of the "Guideline on Disclosure of Financial Information" issued by the Monetary Authority of Macao on 16th November 2012.

澳門商業銀行股份有限公司（「本銀行」）截至二零一三年六月三十日止六個月之財務資料（未經審核）是按照澳門金融管理局於二零一二年十一月十六日所頒佈之〈財務訊息披露指引〉而編製。

1. FINANCIAL INFORMATION REQUIRED TO BE DISCLOSED 所需要披露之財務資料

1.1 Balance sheet as at 30 June 2013 資產負債表於二零一三年六月三十日

Assets 資產	Gross Assets 資產總額	Reserves, Depreciation and Provisions 備用金、折舊 和減值	Net Assets 資產淨額
Cash in hand 現金	149,321		149,321
Deposits with Monetary Authority of Macao AMCM 存款	278,778		278,778
Receivables 應收賬項	95,190		95,190
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	24,785		24,785
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	95,001		95,001
Gold and silver 金、銀	-		-
Other assets 其他流動資產	909		909
Loans and advances 放款	10,007,760	13,342	9,994,418
Placements with local credit institutions 在本澳信用機構拆放	947,159		947,159
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	803,705		803,705
Debt investment securities 股票、債券及股權	2,292,444		2,292,444
Applications of resources consigned to the Bank 承銷資金投資	-		-
Debtors 債務人	-		-
Other investments 其他投資	-		-
Financial investments 財務投資	37,942		37,942
Properties 不動產	107,058	30,815	76,243
Fixtures and equipment 設備	62,592	51,489	11,103
Deferred expenses 遞延費用	13,269	12,765	504
Organization expenses 開辦費用	76,740	63,695	13,045
Construction in progress 未完成不動產	2,284		2,284
Other fixed assets 其他固定資產	1,600		1,600
Internal and adjustment accounts 內部及調整賬	88,809		88,809
Total 總額	15,085,346	172,106	14,913,240

1. FINANCIAL INFORMATION REQUIRED TO BE DISCLOSED (CONTINUED)

所需要披露之財務資料 (續)

1.1 Balance sheet as at 30 June 2013 (Continued)

資產負債表於二零一三年六月三十日 (續)

Liabilities 負債		Sub-Total 小結	Total 總額
Demand deposits 活期存款		4,512,964	
Call deposits 通知存款		-	
Fixed deposits 定期存款		6,343,485	
Deposits with public sector 公共機構存款		2,177,137	13,033,586
Amounts due to local credit institutions 本地信用機構資金		21	
Amounts due to other local entities 其他本地機構資金		-	
Foreign currency loans 外幣借款		430,452	
Debentures 債券借款		-	
Creditors for resources consigned to the Bank 承銷資金債權人		-	
Cheques and bills payable 應付支票及票據		34,673	
Creditors 債權人		445	
Other liabilities 各項負債		25,048	490,639
Internal and adjustment accounts 內部及調整賬			120,597
Provisions 各項風險備用金			103,122
Capital 股本		225,000	
Legal reserve 法定儲備		186,124	
Self-constituted reserve 自定儲備		50,000	
Other reserves 其他儲備		642,500	1,103,624
Retained profit brought forward 歷年營業結果			-
Profit and loss for the period 本期營業結果			61,672
Total 總額			14,913,240

Memorandum Accounts 備查賬	Amount 金額
Values received for custody 代客保管賬	1,192,222
Values received for collection 代收賬	5,907
Values received as collaterals 抵押賬	19,982,024
Guarantee on account of customers 保證及擔保付款	325,257
Letter of credit 信用狀	47,965
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	-
Forward contracts – purchases 期貨買入	407,524
Forward contracts – sales 期貨賣出	408,094
Other memorandum items 其他備查賬	15,522,802
Total 總額	37,891,795

1. FINANCIAL INFORMATION REQUIRED TO BE DISCLOSED (CONTINUED)

所需要披露之財務資料 (續)

1.2 Profit and loss account for the six months ended 30 June 2013

損益賬截至二零一三年六月三十日止六個月

Operating account 營業賬目

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
Costs of credit operation 負債業務成本	60,146	Income from credit operations	158,107
Personnel costs 人事費用		資產業務收益	
Directors and Fiscal Council expenses	2,273	Income from banking services	15,870
董事及監察會開支		銀行服務收益	
Staff salaries and allowances 職員開支	42,886	Income from other banking services	31,929
Staff welfare expenses 固定職員福利	6,964	其他銀行業務收益	
Other personnel costs 其他人事費用	-	Income from securities and equity	24,467
Third party supply 第三者作出之供應	2,421	investments 證券及財務投資收益	
Third party services 第三者提供之勞務	18,584	Other banking income 其他銀行收益	2,683
Other banking costs 其他銀行費用	15,138	Income from non-banking	4,514
Taxation 稅項	249	operations 非正常業務收益	
Costs of non-banking operations	146		
非正常業務費用			
Depreciation 折舊撥款	6,450		
Provisions 備用金之撥款	14,093		
Operating profit 營業利潤	68,220		
Total 總額	237,570	Total 總額	237,570

Profit and loss account 損益計算表

Dedit 借方	Amount 金額	Credit 貸方	Amount 金額
Losses related to previous years	2,332	Operating profit 營業利潤	68,220
歷年之損失		Profit related to previous years	580
Exceptional losses 特別損失	15	歷年之利潤	
Profit tax provision 營業利潤之稅項撥款	8,410	Exceptional profit 特別利潤	1,297
Additional provision under Financial System	-	Provision used 備用金之使用	2,332
Act 根據金融體系法律制度增撥的備用金			
Profit after tax 營業結果 (盈餘)	61,672		
Total 總額	72,429	Total 總額	72,429

1. FINANCIAL INFORMATION REQUIRED TO BE DISCLOSED (CONTINUED)

所需要披露之財務資料 (續)

1.3 List of shareholders with qualifying holdings and the names of the members of the Bank's board

主要股東之名單及董事會成員之名稱

Institutions with holdings in excess of 5% in the share capital or over 5% of own funds

持有超過有關資本 5%或超過自有資金 5%之出資的有關機構

Name of institution 機構名稱	Percentage 百分率
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無	-
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List of shareholders with qualifying holdings 主要股東

Name of shareholder 股東名稱	Number of shares 持股量	Percentage 百分率
Dah Sing Bank, Limited 大新銀行有限公司	702,000	78%
DSB BCM (1), Limited	99,000	11%
DSB BCM (2), Limited	99,000	11%

Executive Committee of General Shareholders Meeting 股東大會執行委員會

Leonel Alberto Alves 歐安利	Chairman 主席
Liu Chak Wan 廖澤雲	Secretary 秘書
Ma Iao Lai 馬有禮	Secretary 秘書

Supervisory Board 監事會

Fernando Manuel da Conceição Reisinho	Chairman 主席
Mayhew, Nicholas John	Vice-Chairman 副主席
Yuen Leung Kui Kenneth	Supervisor 監事

Board of Directors 董事會

David Shou-Yeh Wong 王守業	Chairman 主席
Hon-Hing Wong (Derek Wong) 黃漢興	Member 成員
Gary Pak-Ling Wang 王伯凌	Member 成員
Harold Tsu-Hing Wong 王祖興	Member 成員
Yiu-Fai Kong (Eddie Kong) 江耀輝	Member 成員
Sou-Chao Chan (Kenneth Chan) 陳素酬	Member 成員
Alick Yuk-Fai Chiu 招煜輝	Member 成員

2. CASH FLOW STATEMENT 現金流量結算表

For the six months ended 30 June 2013 截至二零一三年六月三十日止六個月

Cash flows from operating activities	經營活動之現金流量	
Interest income received	已收利息收入	182,531
Interest expense paid	已付利息支出	(62,346)
Dividends received	已收股息	967
Net fee and commission income received	已收淨服務費及佣金收入	18,438
Net trading income received	已收淨買賣收入	12,110
Recoveries of loans and interest previously written off	收回已於之前撇銷之貸款及利息	1,295
Other operating income received	已收其他營運收入	3,433
Other operating expenses paid	已付其他營運支出	(27,333)
Personnel expenses paid	已付人事費用支出	(47,464)
Income tax paid	已付稅項	-
Net cash flows from operating activities before changes in operating assets and operating liabilities	營運資產及負債變動前之經營活動現金流入淨額	81,631
Changes in operating assets and operating liabilities	營運資產及負債之變動	
Net increase in AMCM monetary bills with original maturity of more than 3 months	原到期日超過三個月之 AMCM 金融票據的增加淨額	(49,675)
Net decrease in placements with and loans and advances to banks with original maturity of more than 3 months	原到期日超過三個月之在銀行的存款、貸款及墊款的減少淨額	295,769
Net increase in loans and advances to customers	客戶貸款及墊款的增加淨額	(1,208,847)
Net decrease in other operating assets	營運資產的減少淨額	3,270
Net decrease in balances and deposits from banks	銀行結餘和存款的減少淨額	213,757
Net increase in deposits from customers and certificates of deposit issued	客戶存款及已發行的存款證的增加淨額	1,110,708
Net increase in other operating liabilities	其他營運負債的增加淨額	9,941
Net cash flows from operating assets and operating liabilities	營運資產及負債之現金流入淨額	374,923
Cash flows from investing activities	投資活動之現金流量	
Purchase of intangible assets	購置無形資產	(2,807)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(3,322)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	-
Proceeds from disposal/redemption of available-for-sale investments	出售/贖回可供出售投資所得款項	-
Proceeds from disposal/redemption of loans and receivables investments	出售/贖回貸款及應收款項投資所得款項	-
Purchase of held-to-maturity investments	購置持至到期投資	(1,072,686)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	515,000
Purchase of other investments	購置其他投資	(21)
Net cash flows used in investing activities	投資活動所用現金淨額	(563,836)
Net cash flows from financing activities	融資活動流入現金淨額	-
Net decrease in cash and cash equivalents	現金及等同現金項目減少淨額	(107,282)
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	1,453,066
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	1,345,784
Cash and cash equivalents comprise:	現金及等同現金包括：	
Cash and balances with banks and AMCM	現金及在銀行及 AMCM 的結餘	563,850
Items in course of collection from other banks	正在從銀行收回的項目	95,190
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	原到期日在三個月或以下之 AMCM 金融票據及在銀行的存款、貸款及墊款	686,744
Total cash and cash equivalents as at 30 June	於六月三十日現金及等同現金總額	1,345,784

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

For the six months ended 30 June 2013

截至二零一三年六月三十日止六個月

3. OFF-BALANCE SHEET EXPOSURES 資產負債外之風險

The contract amounts of the Bank's off-balance sheet financial instruments that commit it to extend credit to customers are as follows:

本銀行資產負債表外承擔授信予客戶之金融工具合約金額如下：

		30 Jun 2013	31 Dec 2012
		2013 年	2012 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	334,602	324,367
Trade related contingencies	與貿易相關之或然項目	32,515	42,044
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於一年	761,588	664,498
- 1 year and over	- 一年及以上	1,119,496	1,078,227
Forward deposits placed	遠期存款	52,363	27,759
		<u>2,300,564</u>	<u>2,136,895</u>

4. DERIVATIVES TRANSACTIONS 衍生工具交易**4.1** The amounts of the Bank's outstanding derivative contracts were as follows:

本銀行未到期衍生工具合約之金額如下：

		30 Jun 2013 2013 年 6月30日	31 Dec 2012 2012 年 12月31日
Foreign exchange derivatives	外匯衍生工具		
- Forward and future contracts	- 遠期及期貨合約	778,772	267,433
Interest rate derivatives	利率衍生工具		
- Interest rate swaps	- 利率掉期	143,440	398,373
		922,212	665,806

4.2 The credit risk weighted amounts of the Bank's off-balance sheet exposures calculated in accordance with Notice 013/93-AMCM that the Bank entered into, are as follows:

根據第 013/93-AMCM 號通告之本銀行資產負債表外項目的信貸風險加權數額，呈列如下：

		30 Jun 2013 2013 年 6月30日	31 Dec 2012 2012 年 12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	1,630	633
- Interest rate contracts	- 利率合約	861	1,405
		2,491	2,038

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

For the six months ended 30 June 2013
截至二零一三年六月三十日止六個月

5. RELATED PARTY TRANSACTIONS 有關連人士之交易

The following transactions were carried out with direct and indirect related parties:

與直接及間接有關連人士之交易如下：

5.1 Transactions with the holding company and fellow subsidiaries 與控股公司及同系附屬公司的交易

The Bank entered into various transactions with the holding company and fellow subsidiaries on normal commercial terms.

本銀行按一般商業條款，與控股公司及同系附屬公司進行各項交易。

Immediate holding company 直接控股公司

Balance as at 結餘於		30 Jun 2013 2013 年 6月30日	31 Dec 2012 2012 年 12月31日
Balances and placements with and loans and advances to banks	在銀行的結餘和存款及貸款和墊款	839,852	857,361
Investment securities - Held-to-maturity	證券投資－持至到期	928,674	515,546
Receivables or prepaid expenses	應收款項或預付費用		
Interest on interest rate swaps	利率掉期之利息	-	4,445
Other receivables or prepaid expenses	其他應收款項或預付費用	-	-
Balances and deposits from banks	銀行的結餘及存款	431,061	176,668
Payables or deferred income	應付或遞延收入		
Interest on interest rate swaps	利率掉期之利息	1,683	-
Management fee	管理費	21,727	17,897
Other payables or deferred income	其他應付或遞延收入	911	605
Off-balance sheet items	資產負債表外的項目		
Interest rate swaps	利率掉期	143,440	398,373

For the six months ended 30 June 2013
截至二零一三年六月三十日止六個月

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

5. RELATED PARTY TRANSACTIONS (CONTINUED) 有關連人士之交易 (續)

5.1 Transactions with the holding company and fellow subsidiaries (Continued)

與控股公司及同系附屬公司的交易 (續)

Immediate holding company (Continued) 直接控股公司 (續)

For the six months ended 30 June 截至六月三十日止六個月	2013	2012
Income	收入	
Interest on balances and placements with and loans and advances to banks	在銀行的結餘和存款及貸款和墊款之利息	6,954
	8,068	
Interest on investment securities - Held-to-maturity	證券投資－持至到期之利息	339
	2,120	
Interest on interest rate swaps (net)	利率掉期之淨利息	409
	-	
Other operating income or management fee	其他營運收入或管理費	1
	4	
Expenses	支出	
Interest on balances and deposits from banks	銀行的結餘及存款之利息	430
	800	
Interest on interest rate swaps (net)	利率掉期之淨利息	-
	2,157	
Management fee	管理費	1,222
	-	
	-	1,222

Fellow subsidiaries 同系附屬公司

Balance as at 結餘於	30 Jun 2013 2013 年 6月30日	31 Dec 2012 2012 年 12月31日
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	
	9,230	9,558
Receivables or prepaid expenses	應收款項或預付費用	
Other receivables or prepaid expenses	其他應收款項或預付費用	858
	301	
Liabilities	負債	
Deposits from customers	客戶存款	709,973
	493,830	
	493,830	709,973
For the six months ended 30 June 截至六月三十日止六個月	2013	2012
Income	收入	
Interest on loans and advances to non-bank customers	非銀行類客戶貸款和墊款之利息	126
	115	
Other operating income	其他營運收入	2,980
	4,493	
Expenses	支出	
Interest on deposits from customers	客戶存款之利息	2,639
	3,602	
Other operating expenses	其他營運支出	1,512
	1,924	
	1,924	1,512

5. RELATED PARTY TRANSACTIONS (CONTINUED) 有關連人士之交易 (續)**5.2 Key management personnel 主要管理人員**

The Bank provides credit facilities to, and takes deposits from the Bank's key management personnel, their close family members and entities controlled by them. These transactions were provided in the ordinary course of business and at the same terms with other employees. The following balances were outstanding:

本銀行向其主要管理人員，其近親或彼等所控制的企業提供信貸額及收取存款。此等交易乃於正常業務過程中以與其他員工之相同條款提供。未償還之結餘如下：

		30 Jun 2013	31 Dec 2012
		2013 年	2012 年
		6 月 30 日	12 月 31 日
Loans and advances	貸款及墊款	-	-
Deposit	存款	8,553	6,341
Undrawn commitments	未取用之貸款承諾	492	492
Guarantee	擔保	-	-

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

For the six months ended 30 June 2013
截至二零一三年六月三十日止六個月

6. CAPITAL 資本

The capital base of the Bank after deductions used in the calculation of capital adequacy is analysed as follows:

本銀行扣減後的資本基礎及用作計算資本充足比率的分析如下：

		30 Jun 2013 2013年 6月30日	31 Dec 2012 2012年 12月31日
Core capital	核心資本		
Paid-up share capital	已繳資本	225,000	225,000
Share premium	發行溢價	50,000	50,000
Legal, statutory and other reserves	法定儲備、公司章程規定之儲備及 其他儲備	824,062	734,106
Total core capital	核心資本總額	<u>1,099,062</u>	<u>1,009,106</u>
Supplementary capital	附加資本		
Latent reserves on revaluation of securities	對證券重估所生之增值儲備	2,198	543
General provision	一般撥備	103,122	90,892
Total supplementary capital	附加資本總額	<u>105,320</u>	<u>91,435</u>
Other deduction	其他扣減	-	-
Own funds after deduction	扣減後的自有資金	<u>1,204,382</u>	<u>1,100,541</u>
Capital Adequacy Ratio	資本充足比率	<u>12.2%</u>	<u>12.3%</u>

6. CAPITAL (CONTINUED) 資本 (續)

The capital adequacy ratios below as at 30 June 2013 and 31 December 2012, represents the consolidated position of the immediate holding company, Dah Sing Bank, Limited (“DSB”) (covering the Bank and Dah Sing Bank (China) Limited) computed on Basel III and Basel II basis respectively with reference to the Banking (Capital) Rules. These capital adequacy ratios take into account market risk and operational risk.

如下所示於二零一三年六月三十日及二零一二年十二月三十一日之資本充足比率乃直接控股公司，即大新銀行有限公司（「大新銀行」）的綜合狀況（包括本銀行及大新銀行（中國）有限公司），參考《銀行業（資本）規則》的巴塞爾準則III及巴塞爾準則II之基礎所計算的合併比率。此資本充足比率的計算已考慮到市場風險和操作風險。

		30 Jun 2013 Basel III basis 2013 年 6 月 30 日 巴塞爾 準則 III 基礎	31 Dec 2012 Basel II basis 2012 年 12 月 31 日 巴塞爾 準則 II 基礎
Capital adequacy ratio	資本充足比率	14.2%	14.9%

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

For the six months ended 30 June 2013
 截至二零一三年六月三十日止六個月

7. CREDIT RISK 信貸風險

7.1 Geographic distribution of exposures 風險區域分類

The following table analyses gross advances to customers, investment in debt securities and derivative financial instruments by geographical area.

下表分析本銀行之客戶貸款總額、債務證券投資、衍生金融工具，以區域分類。

As at 30 June 2013

於二零一三年六月三十日

		Gross advances to customers 未償還客戶貸款	Investment in debt securities 債務證券投資	Derivative financial instruments 衍生金融工具
Macau	澳門	9,398,273	908,489	514,863
Hong Kong	香港	376,801	1,127,933	407,349
China	中國	42,695	539,442	-
Others	其他	188,021	624,298	-
		<u>10,005,790</u>	<u>3,200,162</u>	<u>922,212</u>

As at 31 December 2012

於二零一二年十二月三十一日

		Gross advances to customers 未償還客戶貸款	Investment in debt securities 債務證券投資	Derivative financial instruments 衍生金融工具
Macau	澳門	8,048,759	895,823	11,982
Hong Kong	香港	506,491	629,731	653,824
China	中國	47,737	478,590	-
Others	其他	190,748	630,932	-
		<u>8,793,735</u>	<u>2,635,076</u>	<u>665,806</u>

Note : Derivative financial instruments are shown in notional amount.

註：衍生金融工具是以名義金額呈列。

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

For the six months ended 30 June 2013

截至二零一三年六月三十日止六個月

7. CREDIT RISK (CONTINUED) 信貸風險 (續)

7.2 Industry distribution of exposures 風險行業分類

Gross advances to customers by industry distribution classified according to the purpose of the loans.

按行業分類之客戶貸款總額，以貸款目的分類。

		30 Jun 2013 2013 年 6月30日	31 Dec 2012 2012 年 12月31日
Manufacturing	製造業	30,939	32,993
Electricity, gas and water	電、燃氣及水	57,920	87,300
Construction and public works	建築及公共工程	557,829	513,679
Trade (wholesale and retail)	貿易 (批發及零售業)	338,321	351,852
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	158,173	91,181
Transport, warehouse and communications	運輸、倉儲及通訊	35,286	28,429
Individuals for house purchases	個人房屋購買	4,796,607	4,186,419
Individuals for other purposes	個人其他目的	1,802,084	1,624,485
Others	其他	2,228,631	1,877,397
		10,005,790	8,793,735

7. CREDIT RISK (CONTINUED) 信貸風險 (續)

7.3 Maturity analysis on assets and liabilities 資產及負債之到期日分析

The following table analyses the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the end of the reporting period to the contractual maturity date or, where applicable, the earliest callable date.

下表分析本銀行按報告期末至有關合約到期日或最早可贖回日（如適用）之剩餘時間分類之資產及負債。

As at 30 June 2013

於二零一三年六月三十日

		Repayable on demand	Up to 1 month	3 months or less but over 1 month	Over 3 months to 1 year	Over 1 year	Indefinite	Total
		即期償還	一個月 或以下	一個月以 上但三個 月或以下	三個月以 上至一年	一年以上	無註明 日期	合計
Assets	資產							
Loans and advances to customers	和客戶貸款及墊款	464,477	136,580	279,861	782,537	8,307,350	34,985	10,005,790
Cash and balances with banks	現金及在銀行的結餘	380,261	-	-	-	-	-	380,261
Certificates of deposit held	持有的存款證	-	-	102,994	1,361,923	-	-	1,464,917
Securities issued by AMCM	AMCM 所發行的證券	-	-	309,965	598,524	-	-	908,489
Other securities	其他證券	-	2,424	245,475	1,330,789	712,985	15,355	2,307,028
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	107	205,945	-	225,116	-	-	431,168
Deposits from non-bank customers	非銀行客戶存款	4,554,597	3,264,050	2,353,782	2,854,164	16,793	-	13,043,386
Deposits from immediate holding company	直接控股公司存款	-	205,945	-	225,116	-	-	431,061
Certificate of deposits Issued	已發行的存款證	-	4,697	5,978	1,899	-	-	12,574

7. CREDIT RISK (CONTINUED) 信貸風險 (續)

7.3 Maturity analysis on assets and liabilities (Continued) 資產及負債之到期日分析 (續)

As at 31 December 2012

於二零一二年十二月三十一日

	Repayable on demand	Up to 1 month	3 months or less but over 1 month	Over 3 months to 1 year	Over 1 year	Indefinite	Total
	即期償還	一個月 或以下	一個月以 上但三個 月或以下	三個月以 上至一年	一年以上	無註明 日期	合計
Assets							
Loans and advances to Customers	455,159	141,924	215,224	926,948	7,014,632	39,848	8,793,735
Cash and balances with banks	366,499	-	-	-	-	-	366,499
Certificates of deposit Held	-	-	-	823,772	102,701	-	926,473
Securities issued by AMCM	-	110,000	-	785,823	-	-	895,823
Other securities	-	-	-	972,873	766,381	12,727	1,751,981
Liabilities							
Deposits from banks and financial institutions	77	208,296	-	8,373	-	-	216,746
Deposits from non- bank customers	4,714,964	3,473,555	2,249,295	1,457,846	19,409	-	11,915,069
Deposits from immediate holding company	-	168,296	-	8,373	-	-	176,669
Certificate of deposits Issued	-	3,977	13,817	18,426	-	-	36,220

7. CREDIT RISK (CONTINUED) 信貸風險 (續)

7.4 Analysis of past due assets 逾期資產分析

There is no loans and advances to banks and other assets overdue for more than 3 months as at 30 June 2013 (31 December 2012: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於二零一三年六月三十日，沒有逾期三個月以上銀行之貸款及墊款及其他資產（二零一二年十二月三十一日：無）。而逾期三個月以上之非銀行類客戶貸款及墊款如下：

Loans and advances to non-bank customers 非銀行類客戶貸款及墊款		30 Jun 2013 2013年6月30日		31 Dec 2012 2012年12月31日	
		Gross amount of overdue loans 逾期未償還 貸款總額	% of total 佔總額 百分比	Gross amount of overdue loans 逾期未償還 貸款總額	% of total 佔總額 百分比
Gross advances to customers which have been overdue for:	未償還客戶貸款總額， 逾期：				
- 6 months or less but over 3 months	- 3個月以上至6個月	1,909	0.02	8,858	0.10
- 1 year or less but over 6 months	- 6個月以上至1年	9,727	0.10	4,503	0.05
- over 1 year	- 1年以上	23,126	0.23	21,638	0.25
		34,762	0.35	34,999	0.40

7. CREDIT RISK (CONTINUED) 信貸風險 (續)

7.4 Analysis of past due assets (Continued) 逾期資產分析 (續)

Value of collateral held and impairment allowances against overdue loans and advances and other assets.

逾期未償還貸款及墊款及其他資產之減值準備及所持抵押品值。

As at 30 June 2013

於二零一三年六月三十日

		Outstanding amount 未償還餘額	Current market value of collateral 抵押品市值	Impairment allowance made 減值準備
Overdue loans to banks	銀行之逾期貸款	-	-	-
Overdue loans to non-bank customers	非銀行類客戶之逾期 貸款	34,762	22,245	13,342

As at 31 December 2012

於二零一二年十二月三十一日

		Outstanding amount 未償還餘額	Current market value of collateral 抵押品市值	Impairment allowance made 減值準備
Overdue loans to banks	銀行之逾期貸款	-	-	-
Overdue loans to non-bank customers	非銀行類客戶之逾期 貸款	34,999	21,612	14,377

8. MARKET RISK 市場風險

The market risk capital charges for interest rate risk and for foreign exchange risk are determined in accordance with Notice No.011/2007-AMCM, are as follows:

利率風險及市場風險之資本要求是根據第011/2007-AMCM號通告釐定，呈列如下：

		30 Jun 2013	31 Dec 2012
		2013 年	2012 年
		6 月 30 日	12 月 31 日
Interest rate risk	利率風險	3,589	-
Foreign exchange risk	外匯風險	962	1,213
		<u>4,551</u>	<u>1,213</u>

(Expressed in thousands of Macau Patacas 以澳門幣千元位列示)

For the six months ended 30 June 2013

截至二零一三年六月三十日止六個月

9. INTEREST RATE RISK 利率風險

Interest rate risk in the banking book 銀行賬之利率風險：

The following table demonstrates, in accordance with 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.

下表根據澳門金管局所頒佈之〈利率風險管理指引〉，顯示不同貨幣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。

		30 Jun 2013 2013 年 6 月 30 日	31 Dec 2012 2012 年 12 月 31 日
MOP	澳門幣	(11,676)	(3,785)
HKD	港元	255	3,018
USD	美元	24,445	37,871
AUD	澳元	489	928
EUR	歐元	(522)	3,155
RMB	人民幣	2,350	(841)
JPY	日元	(34)	(8)
NZD	新西蘭元	147	(26)
GBP	英鎊	(78)	35
Others	其他	6	(19)
		<u>15,382</u>	<u>40,328</u>
Percentage of own funds	佔自有資金之百分比	1.3%	3.7%

10. FOREIGN EXCHANGE RISK 外匯風險

The following sets out the Bank's net foreign exchange position in individual currency that constitutes more than 10% of the total net position in all foreign currencies and the corresponding comparative balances.

下列為本銀行個別貨幣之外匯淨額（有關之外匯淨額超過所有外匯淨額10%），及其相應之比較數額。

As at 30 June 2013

於二零一三年六月三十日

		USD 美元	RMB 人民幣	EUR 歐元	CAD 加元	Others 其他	Total 合計
Spot assets	現貨資產	242,518	9,851	-	-	875	253,244
Spot liabilities	現貨負債	-	-	(131,824)	(1,982)	(561)	(134,367)
Forward purchases	遠期買入	17,543	1,300	131,740	1,142	-	151,725
Forward sales	遠期賣出	(133,312)	-	(1,562)	-	-	(134,874)
		126,749	11,151	(1,646)	(840)	314	135,728

As at 31 December 2012

於二零一二年十二月三十一日

		USD 美元	RMB 人民幣	AUD 澳元	JPY 日元	Others 其他	Total 合計
Spot assets	現貨資產	162,604	3,827	-	2,916	2,547	171,894
Spot liabilities	現貨負債	-	-	(614)	-	(822)	(1,436)
Forward purchases	遠期買入	130,176	5,965	1,661	4,183	2,112	144,097
Forward sales	遠期賣出	(6,901)	-	-	(3,867)	(3,486)	(14,254)
		285,879	9,792	1,047	3,232	351	300,301

11. LIQUIDITY 流動資金

The following table shows the statistical information on the liquidity positions held by the Bank, during the past reporting period.

下表顯示本銀行於過去期間之流動資產狀況統計資料。

		For the period ended 30 Jun 2013 截至 2013 年 6 月 30 日 止期間	For the year ended 31 Dec 2012 截至 2012 年 12 月 31 日 年度
Arithmetic mean of minimum weekly amount of cash in hand	每週最低可動用現金之平均數值	278,774	256,958
Arithmetic mean of average weekly amount of cash in hand	每週平均可動用現金之平均數值	443,894	308,307
Arithmetic mean of specified liquid assets at end of each month	每月底指定高流動性資產之平均數值	4,617,704	4,507,337
Average ratio of liquid assets to basic liabilities at end of each month	高流動性資產與基本負債之平均比率	36.3%	38.7%
Arithmetic mean of one-month liquidity ratio in the last week of each month	於每月最後一週的一個月流動資產比率之平均數值	28.0%	40.4%
Arithmetic mean of three-month liquidity ratio in the last week of each month	於每月最後一週的三個月流動資產比率之平均數值	42.8%	54.7%