

BANCO COMERCIAL DE MACAU, S. A.

澳門商業銀行股份有限公司

DISCLOSURE OF FINANCIAL INFORMATION

FOR THE SIX MONTHS ENDED 30 JUNE 2014

截至二零一四年六月三十日止六個月

財務訊息披露

The Disclosure of Financial Information of Banco Comercial de Macau, S.A. (the "Bank") for the six months ended 30 June 2014 (unaudited) is prepared in accordance with the requirements of the "Guideline on Disclosure of Financial Information" issued by the Monetary Authority of Macao (the "AMCM") on 16 November 2012.

澳門商業銀行股份有限公司（「本銀行」）截至二零一四年六月三十日止六個月之財務訊息披露（未經審核）是按照澳門金融管理局（「金管局」）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. Income Statement and Balance Sheet 收益表及資產負債表

1.1 Income Statement for the six months ended 30 June

截至六月三十日止六個月收益表

		2014	2013
Interest income	利息收入	223,817	189,447
Interest expense	利息支出	<u>(77,809)</u>	<u>(59,824)</u>
Net interest income	淨利息收入	146,008	129,623
Fee and commission income	服務費及佣金收入	54,425	37,861
Fee and commission expense	服務費及佣金支出	<u>(30,811)</u>	<u>(16,541)</u>
Net fee and commission income	淨服務費及佣金收入	23,614	21,320
Dividend income	股息收入	892	967
Net trading income	淨買賣收入	6,616	5,478
Other operating income	其他營運收入	3,950	3,433
Operating income	營運收入	<u>181,080</u>	<u>160,821</u>
Operating expenses	營運支出	<u>(83,954)</u>	<u>(78,505)</u>
Operating profit before bad debt provisions	扣除撥備前營運溢利	<u>97,126</u>	<u>82,316</u>
(Loss)/gain on disposal of fixed assets	出售固定資產的(損失)/收益	-	(2)
Impairment loss on loans and advances to customers	客戶貸款及墊款的減值損失	(7,838)	(13,527)
Recoveries of loans and interest previously written off	收回早前沖銷的貸款及利息	<u>1,071</u>	<u>1,295</u>
Profit before income tax	除稅前溢利	90,359	70,082
Income tax expense	稅務支出	(10,843)	(8,410)
Profit for the period	期間溢利	<u>79,516</u>	<u>61,672</u>
Attributable to:	應佔：		
Equity holders of the Bank	本銀行股東權益	<u>79,516</u>	<u>61,672</u>

1.2 Balance sheet 資產負債表

		30 Jun 2014	31 Dec 2013
		2014 年	2013 年
		6 月 30 日	12 月 31 日
Assets	資產		
Cash and balances with banks	現金及在銀行的結餘	380,284	396,124
Balance with AMCM	在 AMCM 的結餘	291,193	297,754
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	649,028	608,255
Placements with and loans and advances to banks maturing within 12 months	於 12 個月內到期的銀行存款、貸款及墊款	2,251,772	1,203,265
Loans and advances to customers	客戶貸款及墊款	10,774,035	10,213,834
Investment securities - Designated at FVTPL	證券投資－以公平值計量且其變動計入損益	6,251	4,375
Investment securities - Available-for-sale *	證券投資－可供出售 *	246,818	18,703
Investment securities - Held-to-maturity	證券投資－持至到期	1,376,517	2,381,769
Investment securities - Loans and receivables *	證券投資－貸款及應收款項 *	-	219,552
Other investments	其他投資	37,922	37,931
Intangible assets	無形資產	7,681	4,849
Premises and other fixed assets	行產及其他固定資產	97,186	101,798
Deferred income tax assets	遞延稅項資產	374	1,598
Other assets	其他資產	48,880	36,529
Total assets	總資產	<u>16,167,941</u>	<u>15,526,336</u>
Liabilities	負債		
Balances and deposits from banks maturing within 12 months	於 12 個月內到期的銀行結餘和存款	271,730	582,466
Deposits from customers	客戶存款	14,444,079	13,578,985
Certificates of deposit issued	已發行的存款證	4,597	5,407
Other liabilities	其他負債	80,814	91,166
Current income tax liabilities	即期稅項負債	32,326	21,606
Provisions	準備	163	202
Total liabilities	總負債	<u>14,833,709</u>	<u>14,279,832</u>
Equity	股東權益		
Share capital	股本	225,000	225,000
Share premium	發行溢價	50,000	50,000
Legal reserve	法定儲備	200,042	186,124
Available-for-sale investment revaluation reserve	可供出售證券的投資重估儲備	16,069	7,992
Retained earnings	盈餘	843,121	777,388
Total equity	股東權益總額	<u>1,334,232</u>	<u>1,246,504</u>
Total liabilities and equity	總負債及股東權益總額	<u>16,167,941</u>	<u>15,526,336</u>

* On 5 June 2014, the Bank reclassified all investments in securities included in the loans and receivable category that qualified for recognition as available-for-sale out of the loans and receivables category. The fair value and carrying value of these financial assets at the date of reclassification were MOP227,302,000 and MOP217,588,000 respectively. The Bank did not reclassify any financial assets in the year ended 31 December 2013.

於 2014 年 6 月 5 日，本銀行自貸款及應收款項類別重新分類所有包括在貸款及應收款項類別並符合確認為可供出售類別之證券投資。該等金融資產於重新分類日之公平值及賬面值分別為澳門幣 227,302,000 元及澳門幣 217,588,000 元。本銀行於截至 2013 年 12 月 31 日止年內並無重新分類任何金融資產。

2. CASH FLOW STATEMENT 現金流量結算表

FOR THE SIX MONTHS ENDED 30 JUNE 截至六月三十日止六個月

		2014	2013
Cash flows from operating activities	經營活動之現金流量		
Interest income received	已收利息收入	240,570	182,531
Interest expense paid	已付利息支出	(72,025)	(62,346)
Dividends received	已收股息	892	967
Net fee and commission income received	已收淨服務費及佣金收入	30,677	18,438
Net trading income received	已收淨買賣收入	(1,260)	12,110
Recoveries of loans and interest previously written off	收回已於之前沖銷之貸款及利息	1,071	1,295
Other operating income received	已收其他營運收入	3,950	3,433
Other operating expenses paid	已付其他營運支出	(75,606)	(74,797)
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	128,269	81,631
Changes in operating assets and operating liabilities	營運資產及負債之變動		
Net decrease/(increase) in AMCM monetary bills with original maturity original maturity of more than 3 months and balance with AMCM *	原到期日超過3個月之AMCM金融票據及在AMCM結餘的減少(增加)淨額*	215,786	(55,679)
Net (increase)/decrease in placements with and loans and advances to banks with original maturity of more than 3 months	原到期日超過3個月之在銀行的存款、貸款及墊款的(增加)減少淨額	(437,360)	295,769
Net increase in loans and advances to customers	客戶貸款及墊款的增加淨額	(566,787)	(1,208,847)
Net (increase)/decrease in other operating assets	營運資產的(增加)減少淨額	(13,559)	3,270
Net (decrease)/increase in balances and deposits from banks	銀行結餘和存款的(減少)增加淨額	(311,152)	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	861,722	1,110,708
Net (decrease)/increase in other operating liabilities	其他營運負債的(減少)增加淨額	(14,368)	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	(265,718)	368,919
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(3,844)	(2,807)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(2,778)	(3,322)
Purchase of held-to-maturity investments	購置持至到期投資	(128,261)	(1,072,686)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	1,115,458	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	980,575	(563,836)
Net cash flows from financing activities	融資活動流入現金淨額	-	-
Net increase/(decrease) in cash and cash equivalents	現金及等同現金項目增加/(減少)淨額	843,126	(113,286)
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	1,662,549	1,178,456
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	2,505,675	1,065,170

* Certain comparative amounts have been revised to conform with current period presentation.
若干比較數字已重列以符合本期間之分類。

2. CASH FLOW STATEMENT (CONTINUED) 現金流量結算表 (續)

FOR THE SIX MONTHS ENDED 30 JUNE 截至六月三十日止六個月

	2014	2013
Cash and cash equivalents comprise:		
Cash and balances with banks *	356,435	378,426
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	2,149,240	686,744
Total cash and cash equivalents as at 30 June	2,505,675	1,065,170

* Certain comparative amounts have been revised to conform with current period presentation.
若干比較數字已重列以符合本期間之分類。

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 2014 2014 年 6月30日	31 Dec 2013 2013 年 12月31日
Direct credit substitutes	直接信貸代替品	282,128	285,116
Trade related contingencies	與貿易相關之或然項目	41,742	57,725
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於一年	748,486	618,428
- 1 year and over	- 一年及以上	950,620	969,968
		<u>2,022,976</u>	<u>1,931,237</u>

4. DERIVATIVES TRANSACTIONS 衍生工具交易

4.1 The amounts of the Bank's outstanding derivative contracts are as follows:

本銀行未到期衍生工具合約之金額如下：

		30 Jun 2014 2014 年 6月30日	31 Dec 2013 2013 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	-	514,864
Interest rate derivatives	利率衍生工具		
- Interest rate swaps	- 利率掉期	<u>145,189</u>	<u>145,748</u>
		<u>145,189</u>	<u>660,612</u>

4.2 The credit risk weighted amounts of the Bank's off-balance sheet exposures calculated in accordance with Notice No. 013/93-AMCM that the Bank entered into, are as follows:

根據〈澳門金融管理局第 013/93 號通告〉計算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 2014 2014 年 6月30日	31 Dec 2013 2013 年 12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	2,973	6,338
- Interest rate contracts	- 利率合約	581	874
		<u>3,554</u>	<u>7,212</u>

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 2014 2014 年 6月30日	31 Dec 2013 2013 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	1,412,105	1,219,579
Investment securities - Held-to-maturity	證券投資－持至到期	-	621,544
Balances and deposits from banks	銀行的結餘及存款	270,675	582,195
Payables or deferred income	應付或遞延收入		
Interest on interest rate swaps	利率掉期之利息	1,720	1,738
Management fee	管理費	29,683	25,192
Other payables or deferred income	其他應付或遞延收入	942	1,217
Off-balance sheet items	資產負債表外的項目		
Interest rate swaps	利率掉期	145,189	145,748
		<hr/>	<hr/>
For the six months ended 30 June 截至六月三十日止六個月		2014	2013
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	7,246	8,068
Interest on investment securities - Held-to-maturity	證券投資－持至到期之利息	2,057	2,120
Other operating income or management fee	其他營運收入或管理費	6	4
Expenses	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	1,585	800
Interest on interest rate swaps (net)	利率掉期之淨利息	3,420	2,157
		<hr/>	<hr/>

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)

Fellow subsidiaries 同系附屬公司

Balance as at 結餘於		30 Jun 2014 2014 年 6月30日	31 Dec 2013 2013 年 12月31日
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	8,567	8,902
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	400	922
Liabilities	負債		
Deposits from customers	客戶存款	450,814	500,191
For the six months ended 30 June 截至六月三十日止六個月		2014	2013
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	109	115
Other operating income	其他營運收入	5,441	4,493
Expenses	支出		
Interest on deposits from customers	客戶存款之利息	3,167	3,602
Other operating expenses	其他營運支出	1,706	1,924

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 2014 2014 年 6月30日	31 Dec 2013 2013 年 12月31日
Loans and advances	貸款及墊款	6	6
Deposit	存款	11,351	11,192
Undrawn commitments	未取用之貸款承諾	384	384
Guarantee	擔保	-	-

6. CAPITAL 資本

The capital base of the Bank after deduction and the capital adequacy ratio calculated in accordance with Notice No. 012/93-AMCM and Notice No. 002/2011-AMCM respectively are as follows:

本銀行扣減項目後的資本基礎及資本充足比率是分別根據〈澳門金融管理局第012/93號通告〉及〈澳門金融管理局第002/2011號通告〉計算，呈列如下：

		30 Jun 2014 2014年 6月30日	31 Dec 2013 2013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	962,525	823,835
Total core capital	核心資本總額	<u>1,237,525</u>	<u>1,098,835</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	8,217	4,087
General provision	一般撥備	111,612	106,076
Total supplementary capital	附加資本總額	<u>119,829</u>	<u>110,163</u>
Other deduction	其他扣減項目	-	-
Own funds after deduction	扣減項目後的自有資金	<u>1,357,354</u>	<u>1,208,998</u>
Capital Adequacy Ratio	資本充足比率	<u>12.8%</u>	<u>11.9%</u>

6. CAPITAL (CONTINUED) 資本 (續)

The following capital adequacy ratios represent the consolidated position of the immediate holding company, Dah Sing Bank, Limited (covering the Bank and Dah Sing Bank (China) Limited), as at 30 June 2014 and 31 December 2013 computed on Basel III basis with reference to the Banking (Capital) Rules of the Hong Kong Banking Ordinance. These capital adequacy ratios have taken into account market risk and operational risk.

如下所示於二零一四年六月三十日及二零一三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的綜合狀況（包括本銀行及大新銀行（中國）有限公司），參考香港銀行法例的〈銀行業（資本）規則〉的巴塞爾準則III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 2014	31 Dec 2013
		2014 年	2013 年
		6 月 30 日	12 月 31 日
Capital adequacy ratio	資本充足比率	15.8%	14.5%

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 2014

於二零一四年六月三十日

		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	10,402,834	649,028	-
Hong Kong	香港	279,051	400,721	145,189
China	中國	32,346	624,396	-
Others	其他	186,718	586,778	-
		<u>10,900,949</u>	<u>2,260,923</u>	<u>145,189</u>

As at 31 December 2013

於二零一三年十二月三十一日

		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	9,735,568	608,255	514,864
Hong Kong	香港	381,735	977,601	145,748
China	中國	33,834	992,090	-
Others	其他	183,537	636,005	-
		<u>10,334,674</u>	<u>3,213,951</u>	<u>660,612</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。

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 2014	31 Dec 2013
		2014 年	2013 年
		6 月 30 日	12 月 31 日
Manufacturing	製造業	36,861	43,567
Electricity, gas and water	電、燃氣及水	-	27,038
Construction and public works	建築及公共工程	615,760	652,008
Trade (wholesale and retail)	貿易 (批發及零售業)	558,625	378,723
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	41,818	149,249
Transport, warehouse and communications	運輸、倉儲及通訊	23,883	32,955
Individuals for house purchases	個人房屋購買	5,137,859	4,881,028
Individuals for other purposes	個人其他目的	2,117,295	1,887,083
Others	其他	2,368,848	2,283,023
		<u>10,900,949</u>	<u>10,334,674</u>

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）之剩餘時間分類的資產及負債。

As at 30 June 2014

於二零一四年六月三十日

		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	客戶貸款及墊款	476,171	162,355	353,087	1,281,736	8,591,936	35,664	10,900,949
Cash and balances with banks	現金及在銀行的結餘	380,284	-	-	-	-	-	380,284
Certificates of deposit held	持有的存款證	-	-	437,436	385,732	-	-	823,168
Securities issued by AMCM	AMCM 所發行的證券	-	-	449,835	199,193	-	-	649,028
Other securities	其他證券	-	1,686	10,795	45,298	730,949	17,691	806,419
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	1,056	3,009	-	267,666	-	-	271,731
Deposits from non-bank customers	非銀行客戶存款	5,478,609	3,164,730	3,047,721	2,751,753	386	-	14,443,199
Deposits from immediate holding company	直接控股公司存款	-	3,009	-	267,666	-	-	270,675
Certificate of deposits issued	已發行的存款證	-	4,137	150	310	-	-	4,597

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 2013

於二零一三年十二月三十一日

	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	客戶貸款及墊款						
	556,322	235,682	319,048	973,369	8,217,053	33,200	10,334,674
Cash and balances with banks	現金及在銀行的結餘						
	396,124	-	-	-	-	-	396,124
Certificates of deposit Held	持有的存款證						
	-	-	-	1,654,485	102,826	-	1,757,311
Securities issued by AMCM	AMCM 所發行的證券						
	-	180,000	428,255	-	-	-	608,255
Other securities	其他證券						
	-	68,988	4,966	15,688	758,743	18,703	867,088
Liabilities							
Deposits from banks and financial institutions	銀行及金融機構的存款						
	272	360,501	15,242	206,452	-	-	582,467
Deposits from non-bank customers	非銀行客戶存款						
	5,141,321	4,525,912	1,888,010	2,019,689	329	-	13,575,261
Deposits from immediate holding company	直接控股公司存款						
	-	360,501	15,242	206,452	-	-	582,195
Certificate of deposits Issued	已發行的存款證						
	-	-	603	4,804	-	-	5,407

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 2014 (31 December 2013 : Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於二零一四年六月三十日，沒有逾期三個月以上銀行之貸款及墊款及其他資產（二零一三年十二月三十一日：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 2014 2014年6月30日		31 Dec 2013 2013年12月31日	
		Gross amount of overdue loans 逾期未償還 貸款總額	% of total loans 佔貸款總 額百分比	Gross amount of overdue loans 逾期未償還 貸款總額	% of total loans 佔貸款總 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	3,987	0.04	4,270	0.04
- 1 year or less but over 6 months	- 6個月以上至1年	6,402	0.06	3,736	0.04
- over 1 year	- 1年以上	25,033	0.23	27,215	0.26
		35,422	0.32	35,221	0.34

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 2014

於二零一四年六月三十日

		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	35,422	53,839	15,302

As at 31 December 2013

於二零一三年十二月三十一日

		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	35,221	49,699	14,765

8. MARKET RISK 市場風險

The market risk capital charges for interest rate risk and for foreign exchange risk 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〈澳門金融管理局第011/2007號通告〉釐定，呈列如下：

		30 Jun 2014	31 Dec 2013
		2014 年	2013 年
		6 月 30 日	12 月 31 日
Interest rate risk	利率風險	-	2,063
Foreign exchange risk	外匯風險	296	913
		296	2,976

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 upward 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向上平行式波動再乘以特定的權數。

		30 Jun 2014	31 Dec 2013
		2014 年	2013 年
		6 月 30 日	12 月 31 日
MOP	澳門幣	(2,890)	2,847
HKD	港元	(5,080)	(933)
USD	美元	20,272	21,365
AUD	澳元	3,612	4,166
EUR	歐元	(2,022)	(2,712)
RMB	人民幣	1,394	2,338
JPY	日元	(371)	24
NZD	新西蘭元	77	100
GBP	英鎊	(63)	(71)
Others	其他	11	14
		14,940	27,138
Percentage of own funds	佔自有資金之百分比	1.1%	2.2%

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（有關之外匯淨額超逾所有外匯淨額10%），及其相應之比較數額。

As at 30 June 2014

於二零一四年六月三十日

		USD 美元	EUR 歐元	AUD 澳元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	301,590	-	1,146	-	642	303,378
Spot liabilities	現貨負債	-	(5,815)	-	(635)	(1,067)	(7,517)
Forward purchases	遠期買入	-	3,813	-	-	-	3,813
Forward sales	遠期賣出	(3,812)	-	-	-	-	(3,812)
		297,778	(2,002)	1,146	(635)	(425)	295,862

As at 31 December 2013

於二零一三年十二月三十一日

		USD 美元	RMB 人民幣	GBP 英鎊	NZD 紐元	Others 其他	Total 合計
Spot assets	現貨資產	291,910	9,883	-	-	19,626	321,419
Spot liabilities	現貨負債	-	-	(413)	(701)	(302)	(1,416)
Forward purchases	遠期買入	-	-	-	303	6,513	6,816
Forward sales	遠期賣出	(761)	-	(55)	-	(24,557)	(25,373)
		291,149	9,883	(468)	(398)	1,280	301,446

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 2014 截至 2014 年 6 月 30 日 止期間	For the year ended 31 Dec 2013 截至 2013 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	306,259	289,373
Average weekly cash in hand	每週平均現金結餘	447,081	436,561
Average month-end specified liquid assets	每月平均規定流動資產	5,069,927	4,790,473
Average month-end ratio of specified liquid assets to total basic liabilities	每月平均規定流動資產與基本負債比率	35.9%	36.3%
Average one-month liquidity ratio	一個月平均流動資金比率	41.7%	31.8%
Average three-months liquidity ratio	三個月平均流動資金比率	46.4%	37.2%

BANCO COMERCIAL DE MACAU, S. A.

澳門商業銀行股份有限公司

DISCLOSURE OF FINANCIAL INFORMATION – APPENDIX

FOR THE SIX MONTHS ENDED 30 JUNE 2014

截至二零一四年六月三十日止六個月

財務訊息披露 — 附錄

Balance sheet as at 30 June 2014
(in accordance with standard format established by the AMCM)

資產負債表於二零一四年六月三十日（根據澳門金融管理局所設定之標準格式）

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	181,972		181,972
Deposits with Monetary Authority of Macao AMCM 存款	291,193		291,193
Receivables 應收賬項	80,008		80,008
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	21,994		21,994
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	96,311		96,311
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	10,894,301	15,303	10,878,998
Placements with local credit institutions 在本澳信用機構拆放	1,522,326		1,522,326
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	1,375,106		1,375,106
Debt investment securities 股票、債券及股權	1,611,512		1,611,512
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	37,922		37,922
Properties 不動產	107,058	32,979	74,079
Fixtures and equipment 設備	67,599	53,215	14,384
Deferred expenses 遞延費用	15,153	13,397	1,756
Organization expenses 開辦費用	81,940	70,072	11,868
Construction in progress 未完成不動產	2,780		2,780
Other fixed assets 其他固定資產	2,519		2,519
Internal and adjustment accounts 內部及調整賬	94,738		94,738
Total 總額	16,484,432	184,966	16,299,466

Balance sheet as at 30 June 2014
(in accordance with standard format established by the AMCM) (Continued)

資產負債表於二零一四年六月三十日（根據澳門金融管理局所設定之標準格式）（續）

Liabilities 負債	Sub-Total 小結	Total 總額	
Demand deposits 活期存款	5,435,749	14,418,431	
Call deposits 通知存款	-		
Fixed deposits 定期存款	7,599,081		
Deposits with public sector 公共機構存款	1,383,601		
Amounts due to local credit institutions 本地信用機構資金	20		
Amounts due to other local entities 其他本地機構資金	-		
Foreign currency loans 外幣借款	270,823		
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	16,230		
Creditors 債權人	388		
Other liabilities 各項負債	2,585		
Internal and adjustment accounts 內部及調整賬			145,145
Provisions 各項風險備用金			111,612
Capital 股本	225,000	1,254,716	
Legal reserve 法定儲備	200,042		
Self-constituted reserve 自定儲備	50,000		
Other reserves 其他儲備	779,674		
Retained profit brought forward 歷年營業結果			-
Profit and loss for the period 本期營業結果		79,516	
Total 總額		16,299,466	

Memorandum Accounts 備查賬	Amount 金額
Values received for custody 代客保管賬	1,358,539
Values received for collection 代收賬	8,446
Values received as collaterals 抵押賬	21,935,134
Guarantee on account of customers 保證及擔保付款	291,574
Letter of credit 信用狀	41,742
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	
Forward contracts – purchases 期貨買入	3,813
Forward contracts – sales 期貨賣出	3,812
Other memorandum items 其他備查賬	15,933,338
Total 總額	39,576,398

Profit and loss account for the six months ended 30 June 2014
(in accordance with standard format established by the AMCM)

損益表截至二零一四年六月三十日止六個月（根據澳門金融管理局所設定之標準格式）

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	76,560	Income from credit operations 資產業務收益	181,368
Personnel costs 人事費用		Income from banking services 銀行服務收益	32,905
Directors and Fiscal Council expenses 董事及監察會開支	3,594	Income from other banking services 其他銀行業務收益	35,250
Staff salaries and allowances 職員開支	44,452	Income from securities and equity investments 證券及財務投資收益	30,386
Staff welfare expenses 固定職員福利	7,159	Other banking income 其他銀行收益	3,018
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	5,540
Third party supply 第三者作出之供應	2,426		
Third party services 第三者提供之勞務	18,870		
Other banking costs 其他銀行費用	29,390		
Taxation 稅項	265		
Costs of non-banking operations 非正常業務費用	163		
Depreciation 折舊撥款	8,403		
Provisions 備用金之撥款	9,009		
Operating profit 營業利潤	88,176		
Total 總額	288,467	Total 總額	288,467

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 歷年之損失	1,765	Operating profit 營業利潤	88,176
Exceptional losses 特別損失	60	Profit related to previous years 歷年之利潤	2,242
Profit tax provision 營業利潤之稅項撥款	10,843	Exceptional profit 特別利潤	2
Additional provision under Financial System Act 根據金融體系法律制度增撥的備用金	-	Provision used 備用金之使用	1,764
Profit after tax 營業結果（盈餘）	79,516		
Total 總額	92,184	Total 總額	92,184

List of shareholders with qualifying holdings and the names of the members of the 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
無	-

List of shareholders with qualifying holdings 主要股東及相關持股

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
So Po Fung (Francesca So)	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