

**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 2017**

截至 2017 年 6 月 30 日止 6 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 2017 (unaudited) has been 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 2017 年 6 月 30 日止 6 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 2012 年 11 月 16 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 6 月 30 日止 6 個月收益表

		2017	2016
Interest income	利息收入	261,581	263,321
Interest expense	利息支出	<u>(75,413)</u>	<u>(84,939)</u>
<b>Net interest income</b>	<b>淨利息收入</b>	<b>186,168</b>	178,382
Fee and commission income	服務費及佣金收入	51,720	48,772
Fee and commission expense	服務費及佣金支出	<u>(32,011)</u>	<u>(28,496)</u>
<b>Net fee and commission income</b>	<b>淨服務費及佣金收入</b>	<b>19,709</b>	20,276
Dividend income	股息收入	841	755
Net trading income	淨買賣收入	11,759	3,703
Other operating income	其他營運收入	6,039	4,415
<b>Operating income</b>	<b>營運收入</b>	<u><b>224,516</b></u>	<u>207,531</u>
<b>Operating expenses</b>	<b>營運支出</b>	<b>(96,805)</b>	(93,800)
<b>Operating profit before bad debt provisions</b>	<b>扣除撥備前營運溢利</b>	<u><b>127,711</b></u>	<u>113,731</u>
Loss on disposal of fixed assets	出售固定資產的損失	<b>(58)</b>	(9)
Impairment loss on loans and advances to customers	客戶貸款及墊款的減值損失	<b>(3,958)</b>	(4,292)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>1,919</u>	<u>1,695</u>
<b>Profit before income tax</b>	<b>除稅前溢利</b>	<b>125,614</b>	111,125
Income tax expense	稅務支出	<b>(15,074)</b>	(13,335)
<b>Profit for the period</b>	<b>期間溢利</b>	<u><b>110,540</b></u>	<u>97,790</u>
<b>Attributable to:</b>	<b>應佔：</b>		
Shareholders of the Bank	本銀行股東權益	<u><b>110,540</b></u>	<u>97,790</u>

**1.2 Balance Sheet 資產負債表**

		<b>Unaudited</b> 未經審核 <b>30 Jun 2017</b> 2017年 6月30日	<b>Audited</b> 經審核 <b>31 Dec 2016</b> 2016年 12月31日
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及在銀行的結餘	<b>822,251</b>	797,901
Balance with AMCM	在 AMCM 的結餘	<b>340,169</b>	314,958
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	<b>2,358,880</b>	2,473,862
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	<b>1,787,087</b>	1,592,147
Loans and advances to customers	客戶貸款及墊款	<b>12,689,422</b>	12,771,893
Investment securities - Designated at FVTPL	證券投資－以公平值計量且其變動計入損益	<b>26,704</b>	21,771
Investment securities - Available-for-sale	證券投資－可供出售	<b>31,715</b>	162,106
Investment securities - Held-to-maturity	證券投資－持至到期	<b>1,063,779</b>	960,040
Other investments	其他投資	<b>38,124</b>	37,935
Intangible assets	無形資產	<b>7,162</b>	4,207
Premises and other fixed assets	行產及其他固定資產	<b>87,866</b>	85,471
Other assets	其他資產	<b>41,401</b>	70,655
<b>Total assets</b>	<b>總資產</b>	<b><u>19,294,560</u></b>	<b><u>19,292,946</u></b>
<b>Liabilities</b>	<b>負債</b>		
Balances and deposits from banks maturing within 12 months	於 12 個月內到期的銀行結餘和存款	<b>347,797</b>	353,335
Deposits from customers	客戶存款	<b>16,922,359</b>	16,986,181
Other liabilities	其他負債	<b>89,954</b>	99,467
Current income tax liabilities	即期稅項負債	<b>42,109</b>	27,609
Deferred income tax liabilities	遞延稅項負債	<b>4,199</b>	3,044
Provisions	撥備	<b>131</b>	171
<b>Total liabilities</b>	<b>總負債</b>	<b><u>17,406,549</u></b>	<b><u>17,469,807</u></b>
<b>Equity</b>	<b>股東權益</b>		
Share capital	股本	<b>225,000</b>	225,000
Share premium	發行溢價	<b>50,000</b>	50,000
Legal reserve	法定儲備	<b>225,000</b>	225,000
Available-for-sale investment revaluation reserve	可供出售證券的投資重估儲備	<b>25,305</b>	21,041
Reserve for share-based compensation	以股份為基礎之報酬儲備	<b>1,026</b>	958
Retained earnings	盈餘	<b>1,361,680</b>	1,301,140
<b>Total equity</b>	<b>股東權益總額</b>	<b><u>1,888,011</u></b>	<b><u>1,823,139</u></b>
<b>Total liabilities and equity</b>	<b>總負債及股東權益總額</b>	<b><u>19,294,560</u></b>	<b><u>19,292,946</u></b>

**2. CASH FLOW STATEMENT 現金流量結算表**

FOR THE SIX MONTHS ENDED 30 JUNE 截至 6 月 30 日止 6 個月

		2017	2016
<b>Cash flows from operating activities</b>	<b>經營活動之現金流量</b>		
Interest income received	已收利息收入	260,108	253,937
Interest expense paid	已付利息支出	(75,715)	(85,560)
Dividends received	已收股息	841	755
Net fee and commission income received	已收淨服務費及佣金收入	19,804	20,835
Net trading income received	已收淨買賣收入	1,425	8,081
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	1,919	1,695
Other operating income received	已收其他營運收入	6,035	4,412
Other operating expenses paid	已付其他營運支出	(89,218)	(91,223)
<b>Net cash flows from operating activities before changes in operating assets and operating liabilities</b>	<b>營運資產及負債變動前之經營活動流入現金流入淨額</b>	<b>125,199</b>	<b>112,932</b>
<b>Changes in operating assets and operating liabilities</b>	<b>營運資產及負債之變動</b>		
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	383,291	(743,290)
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	(337,366)	38,248
Net decrease/(increase) in loans and advances to customers	客戶貸款及墊款的減少/(增加)淨額	79,336	(374,711)
Net decrease in other operating assets	營運資產的減少淨額	31,026	4,268
Net (decrease)/increase in balances and deposits from banks	銀行結餘和存款的(減少)/增加淨額	(6,249)	14,341
Net (decrease)/increase in deposits from customers and certificates of deposit issued	客戶存款及已發行的存款證的(減少)/增加淨額	(64,255)	209,685
Net (decrease)/increase in other operating liabilities	其他營運負債的(減少)/增加淨額	(12,908)	15,323
<b>Net cash flows from/(used in) operating assets and operating liabilities</b>	<b>營運資產及負債之流入/(所用)現金淨額</b>	<b>72,875</b>	<b>(836,136)</b>
<b>Cash flows from investing activities</b>	<b>投資活動之現金流量</b>		
Purchase of intangible assets	購置無形資產	(4,678)	(531)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(7,407)	(2,817)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	4	3
Proceeds from redemption of available-for-sale investments	贖回可供出售投資所得款項	136,721	-
Purchase of held-to-maturity investments	購置持至到期投資	(411,919)	(103,000)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	310,901	247,622
<b>Net cash flows from investing activities</b>	<b>投資活動流入現金淨額</b>	<b>23,622</b>	<b>141,277</b>
<b>Cash flows from financing activities</b>	<b>融資活動之現金流量</b>		
Dividend paid	派發股息	(50,000)	-
<b>Net cash flows used in financing activities</b>	<b>融資活動所用現金淨額</b>	<b>(50,000)</b>	<b>-</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>現金及等同現金項目的增加/(減少)淨額</b>	<b>171,696</b>	<b>(581,927)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>年初現金及等同現金項目</b>	<b>2,706,648</b>	<b>2,520,000</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>期末現金及等同現金項目</b>	<b>2,878,344</b>	<b>1,938,073</b>

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

FOR THE SIX MONTHS ENDED 30 JUNE 截至 6 月 30 日止 6 個月

	2017	2016
<b>Cash and cash equivalents comprise:</b>		
Cash and balances with banks	<b>785,837</b>	725,002
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	<b>2,092,507</b>	1,213,071
<b>Total cash and cash equivalents as at 30 June</b>	<b><u>2,878,344</u></b>	<b><u>1,938,073</u></b>

### 3. ACCOUNTING POLICIES 會計政策

The accounting policies used in the preparation of the disclosure of financial information for the six month ended 30 June 2017 are consistent with those used and described in the disclosure of financial information for the year ended 31 December 2016.

編制截至 2017 年 6 月 30 日止 6 個月的財務訊息披露所採用之會計政策，與截至 2016 年 12 月 31 日止年度的財務訊息披露所採用及所述者一致。

### 4. 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：

		<b>30 Jun 2017</b>	31 Dec 2016
		2017 年	2016 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	<b>1,313</b>	24,547
Transaction related contingencies	與交易相關之或然項目	<b>312,369</b>	328,455
Trade related contingencies	與貿易相關之或然項目	<b>1,088</b>	4,257
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	<b>1,298,682</b>	844,289
- 1 year and over	- 1 年及以上	<b>488,485</b>	514,146
Forward deposits placed	遠期存款	<b>46,656</b>	-
		<b><u>2,148,593</u></b>	<b><u>1,715,694</u></b>

**5. DERIVATIVES TRANSACTIONS 衍生工具交易**

**5.1 The contract 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：

		<b>30 Jun 2017</b> 2017 年 6月30日	31 Dec 2016 2016 年 12月31日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	<b>8,570</b>	112,850
- Currency forward sold	- 遠期外匯出售	<b>(8,588)</b>	(113,194)
Net currency forward position	遠期外匯淨額	<b>(18)</b>	(344)
Interest rate derivatives	利率衍生工具		
- Interest rate swaps	- 利率掉期	-	135,882
Currency options purchased	外匯期權購入	<b>8,290</b>	4,640
Currency options written	外匯期權沽出	<b>(8,290)</b>	(4,640)
Equity options purchased	權益性期權購入	-	6,347
Equity options written	權益性期權沽出	-	(6,347)

**5.2 The credit risk weighted amounts of the Bank's off-balance sheet exposures calculated in accordance with Notice No. 011/2015-AMCM that the Bank entered into, are as follows:**

根據〈澳門金融管理局第 011/2015-AMCM 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：

		<b>30 Jun 2017</b> 2017 年 6月30日	31 Dec 2016 2016 年 12月31日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	<b>69</b>	582
- Interest rate contracts	- 利率合約	-	340
- Equity contracts	- 權益性合約	-	547
		<b>69</b>	1,469

## 6. 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：

### 6.1 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 2017 2017年 6月30日	31 Dec 2016 2016年 12月31日
<b>Balances and placements with and loans and advances to banks</b>	在銀行的結餘和存款及貸款和墊款	<b>2,277,143</b>	2,021,773
<b>Investment securities – Held-to-maturity</b>	證券投資 – 持至到期	<b>310,912</b>	-
<b>Receivables or prepaid expenses</b>	應收款項或預付費用		
Other receivables	其他應收款項	271	1,201
<b>Balances and deposits from banks</b>	銀行的結餘及存款	<b>347,797</b>	353,335
<b>Payables or deferred income</b>	應付或遞延收入		
Interest on interest rate swaps	利率掉期之利息	-	1,447
Management fee	管理費	9,784	3,239
Other payables or deferred income	其他應付或遞延收入	1,038	713
<b>Off-balance sheet items</b>	資產負債表外的項目		
Interest rate swaps	利率掉期	-	135,882
Currency options	外匯期權	8,290	4,640
Equity options	權益性期權	-	6,347
For the six months ended 30 June 截至6月30日止6個月		<b>2017</b>	2016
<b>Income</b>	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	15,049	9,186
Interest on investment securities - Held-to-maturity	證券投資 – 持至到期之利息	1,958	-
Other operating income or management fee	其他營運收入或管理費	224	352
<b>Expenses</b>	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	957	404
Interest on interest rate swaps (net)	利率掉期之淨利息	1,557	3,166
Other operating expense	其他營運收入支出	777	421



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

**6.1 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		<b>30 Jun 2017</b> 2017 年 6 月 30 日	31 Dec 2016 2016 年 12 月 31 日
<b>Loans and advances to non-bank customers</b>	<b>非銀行類客戶貸款及墊款</b>	<b>6,477</b>	6,836
<b>Receivables or prepaid expenses</b>	<b>應收款項或預付費用</b>		
Other receivables or prepaid expenses	其他應收款項或預付費用	494	1,010
<b>Liabilities</b>	<b>負債</b>		
Deposits from customers	客戶存款	<u>263,645</u>	<u>452,768</u>
For the six months ended 30 June 截至 6 月 30 日止 6 個月		<b>2017</b>	2016
<b>Income</b>	<b>收入</b>		
Interest on loans and advances to non-bank customers	非銀行類客戶貸款和墊款之利息	83	92
Other operating income	其他營運收入	7,722	6,464
<b>Expenses</b>	<b>支出</b>		
Interest on deposits from customers	客戶存款之利息	3,258	2,499
Other operating expenses	其他營運支出	<u>1,618</u>	<u>1,417</u>

**6.2 Transactions with key management personnel 與主要管理人員的交易**

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：

		<b>30 Jun 2017</b> 2017 年 6 月 30 日	31 Dec 2016 2016 年 12 月 31 日
Loans and advances	貸款及墊款	13	17
Deposit	存款	10,131	8,248
Undrawn commitments	未取用之貸款承諾	207	203
Guarantee	擔保	-	-

**7. CAPITAL 資本**

The capital base of the Bank after deduction and the capital adequacy ratio calculated in accordance with Notice No. 011/2015-AMCM 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011/2015-AMCM號通告〉計算，呈列如下：

		<b>30 Jun 2017</b> 2017年 6月30日	31 Dec 2016 2016年 12月31日
<b>Core capital</b>	<b>核心資本</b>		
Paid-up share capital	已繳資本	<b>225,000</b>	225,000
Share premium	發行溢價	<b>50,000</b>	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	<b>1,474,587</b>	1,320,612
Total core capital	核心資本總額	<b>1,749,587</b>	1,595,612
<b>Supplementary capital</b>	<b>附加資本</b>		
Latent reserves on revaluation of securities	對證券重估所生之增值儲備	<b>12,940</b>	10,759
General provision	一般撥備	<b>130,594</b>	131,951
Total supplementary capital	附加資本總額	<b>143,534</b>	142,710
<b>Other deduction</b>	<b>其他扣減項目</b>	-	-
<b>Own funds after deduction</b>	<b>扣減項目後的自有資金</b>	<b>1,893,121</b>	1,738,322
<b>Capital adequacy ratio</b>	<b>資本充足比率</b>	<b>15.2%</b>	14.0%

**7. 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 2017 and 31 December 2016 computed on Basel III basis in accordance with 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2017年6月30日及2016年12月31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），根據香港銀行法例的〈銀行業（資本）規則〉的巴塞爾準則III之基礎所計算的綜合比率。此資本充足比率的計算已考慮到市場風險和操作風險。

		<b>30 Jun 2017</b>	<b>31 Dec 2016</b>
<b>Dah Sing Bank, Limited</b>	<b>大新銀行有限公司</b>	2017年6月30日	2016年12月31日
<b>Capital adequacy ratio</b>	<b>資本充足比率</b>	<b>17.8%</b>	<b>18.3%</b>

**8. CREDIT RISK 信貸風險**

**8.1 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 2017

於 2017 年 6 月 30 日

		Gross advances to customers	Investment in debt securities	Derivative financial instruments (Note)
		未償還客戶貸款	債務證券投資	衍生金融工具 (註)
Macau	澳門	12,427,522	2,358,880	1,791
Hong Kong	香港	165,010	310,912	6,779
China	中國	63,279	540,775	-
Others	其他	183,396	238,796	-
		<b>12,839,207</b>	<b>3,449,363</b>	<b>8,570</b>

As at 31 December 2016

於 2016 年 12 月 31 日

		Gross advances to customers	Investment in debt securities	Derivative financial instruments (Note)
		未償還客戶貸款	債務證券投資	衍生金融工具 (註)
Macau	澳門	12,558,648	2,473,862	32,232
Hong Kong	香港	131,684	113,011	216,500
China	中國	44,611	596,524	-
Others	其他	185,492	409,982	-
		<b>12,920,435</b>	<b>3,593,379</b>	<b>248,732</b>

Note : Derivative financial instruments are shown in notional amount.

註：衍生金融工具是以名義金額呈列。

**8. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**8.2 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。

		<b>30 Jun 2017</b>	31 Dec 2016
		2017 年	2016 年
		6 月 30 日	12 月 31 日
Manufacturing	製造業	<b>263,246</b>	40,862
Electricity, gas and water	電、燃氣及水	-	-
Construction and public works	建築及公共工程	<b>154,384</b>	336,239
Trade (wholesale and retail)	貿易 (批發及零售業)	<b>205,518</b>	321,928
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	<b>499,287</b>	271,535
Transport, warehouse and communications	運輸、倉儲及通訊	<b>24,946</b>	17,918
Non-monetary financial institutions	非貨幣金融機構	-	7,461
Gaming	博彩	<b>697,191</b>	677,001
Exhibition and conference	會展	-	-
Education	教育	<b>16,344</b>	17,711
Information Technology	資訊科技	<b>5,322</b>	526
Other industries	其他行業	<b>2,791,161</b>	2,971,095
Individuals for house purchases	個人房屋購買	<b>5,298,564</b>	5,318,700
Individuals for other purposes	個人其他目的	<b>2,883,244</b>	2,939,459
		<b><u>12,839,207</u></b>	<b><u>12,920,435</u></b>

**8. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**8.3 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 2017

於 2017 年 6 月 30 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	1 個月 或以下	1 個月以 上但 3 個 月或以下	3 個月以上 至 1 年	1 年以上	無註明 日期	合計
<b>Assets</b>	<b>資產</b>							
Loans and advances to customers	客戶貸款及墊款	727,087	209,141	407,251	1,218,427	10,204,703	72,598	12,839,207
Cash and balances with banks	現金及在銀行的結餘	833,786	-	-	-	-	-	833,786
Certificates of deposit held	持有的存款證	-	-	103,000	514,954	103,000	-	720,954
Securities issued by AMCM	AMCM 所發行的證券	-	-	1,534,407	824,473	-	-	2,358,880
Other securities	其他證券	-	41,019	4,190	287,590	36,730	31,715	401,244
<b>Liabilities</b>	<b>負債</b>							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	243,160	-	104,637	-	-	347,797
Deposits from non-bank customers	非銀行客戶存款	6,752,671	3,833,807	3,183,344	3,152,363	174	-	16,922,359
Deposits from immediate holding company	直接控股公司存款	-	243,160	-	104,637	-	-	347,797
Certificate of deposits issued	已發行的存款證	-	-	-	-	-	-	-

**8. CREDIT RISK (CONTINUED) 信貸風險 (續)**

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

As at 31 December 2016

於 2016 年 12 月 31 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	1 個月 或以下	1 個月以 上但 3 個 月或以下	3 個月以上 至 1 年	1 年以上	無註明 日期	合計
<b>Assets</b>	<b>資產</b>							
Loans and advances to customers	客戶貸款及墊款	840,451	144,721	282,222	1,373,531	10,215,994	63,516	12,920,435
Cash and balances with banks	現金及在銀行的 結餘	821,617	-	-	-	-	-	821,617
Certificates of deposit held	持有的存款證	-	-	103,000	103,000	206,000	-	412,000
Securities issued by AMCM	AMCM 所發行的 證券	-	-	1,589,201	884,661	-	-	2,473,862
Other securities	其他證券	-	33,528	165,433	332,886	175,670	26,214	733,731
<b>Liabilities</b>	<b>負債</b>							
Deposits from banks and financial institutions	銀行及金融機構 的存款	-	119,824	-	233,511	-	-	353,335
Deposits from non- bank customers	非銀行客戶存款	6,537,435	3,457,615	3,687,277	3,303,817	37	-	16,986,181
Deposits from immediate holding company	直接控股公司 存款	-	119,824	-	233,511	-	-	353,335
Certificate of deposits issued	已發行的存款證	-	-	-	-	-	-	-

**8. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**8.4 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 2017 (31 December 2016: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2017年6月30日，沒有逾期3個月以上銀行之貸款及墊款及其他資產（2016年12月31日：無）。而逾期3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 2017 2017年6月30日		31 Dec 2016 2016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	7,115	0.06	15,263	0.12
- 1 year or less but over 6 months	- 6個月以上至1年	27,099	0.21	27,695	0.21
- over 1 year	- 1年以上	37,807	0.29	19,616	0.15
		<b>72,021</b>	<b>0.56</b>	<b>62,574</b>	<b>0.48</b>



**8. CREDIT RISK (CONTINUED) 信貸風險 (續)**

**8.4 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 2017

於 2017 年 6 月 30 日

	Outstanding amount	Current market value of collateral	Portion covered by collateral	Impairment allowance made
	未償還餘額	抵押品市值	抵押品所 承擔部份	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	<b>72,021</b>	<b>66,234</b>	<b>50,694</b>	<b>19,191</b>

As at 31 December 2016

於 2016 年 12 月 31 日

	Outstanding amount	Current market value of collateral	Portion covered by collateral	Impairment allowance made
	未償還餘額	抵押品市值	抵押品所 承擔部份	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	<b>62,574</b>	<b>78,043</b>	<b>54,971</b>	<b>16,592</b>

9. 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. 011/2015-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011/2015-AMCM號通告〉釐定，呈列如下：

		30 Jun 2017 2017年6月30日	31 Dec 2016 2016年12月31日
Interest rate risk	利率風險	1	23
Foreign exchange risk	外匯風險	325	109
		<u>326</u>	<u>132</u>

10. 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200個基點的向上平行式波動再乘以特定的權數。

		<b>30 Jun 2017</b>	31 Dec 2016
		2017年6月30日	2016年12月31日
MOP	澳門幣	<b>40,115</b>	32,725
HKD	港元	<b>54,256</b>	54,079
USD	美元	<b>13,709</b>	13,928
AUD	澳元	<b>182</b>	1,166
EUR	歐元	<b>(248)</b>	(224)
RMB	人民幣	<b>722</b>	349
JPY	日元	<b>(698)</b>	(1,332)
NZD	新西蘭元	<b>(55)</b>	84
GBP	英鎊	<b>(32)</b>	35
Others	其他	<b>(152)</b>	(1,917)
		<b>107,799</b>	98,893
Percentage of own funds	佔自有資金之百分比	<b>5.7%</b>	5.7%

**11. 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 2017

於 2017 年 6 月 30 日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	7,841,131	775,421	457,205	760,730	9,834,487
Spot liabilities	現貨負債	(6,023,853)	(626,170)	(455,457)	(756,925)	(7,862,405)
Forward purchases	遠期買入	900	2,757	-	4,932	8,589
Forward sales	遠期賣出	(873)	(620)	-	(7,096)	(8,589)
		<b>1,817,305</b>	<b>151,388</b>	<b>1,748</b>	<b>1,641</b>	<b>1,972,082</b>

As at 31 December 2016

於 2016 年 12 月 31 日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	7,541,598	1,198,047	305,797	684,412	9,729,854
Spot liabilities	現貨負債	(5,435,600)	(986,984)	(350,844)	(681,402)	(7,454,830)
Forward purchases	遠期買入	31,439	9,585	45,892	26,742	113,658
Forward sales	遠期賣出	(11,684)	(71,787)	-	(30,187)	(113,658)
		<b>2,125,753</b>	<b>148,861</b>	<b>845</b>	<b>(435)</b>	<b>2,275,024</b>

**12. LIQUIDITY 流動資金**

The following table shows the statistical information on the liquidity positions held by the Bank, in accordance with Notice No. 002/2013-AMCM, during the past reporting period.

根據〈澳門金融管理局第002/2013-AMCM號通告〉，下表顯示本銀行於過去期間之流動資產狀況統計資料。

		<b>For the period ended 30 Jun 2017 截至 2017 年 6 月 30 日 止期間</b>	<b>For the year ended 31 Dec 2016 截至 2016 年 12 月 31 日 年度</b>
Average minimum weekly cash in hand	每週平均最低現金結餘	<b>374,183</b>	354,568
Average weekly cash in hand	每週平均現金結餘	<b>529,577</b>	493,703
Average month-end specified liquid assets	每月平均規定流動資產	<b>6,173,266</b>	6,032,319
Average month-end ratio of specified liquid assets to total basic liabilities	全期平均月底規定流動資產與基本負債比率	<b>36.4%</b>	36.3%
Average one-month liquidity ratio	1 個月平均流動資金比率	<b>26.9%</b>	24.7%
Average three-month liquidity ratio	3 個月平均流動資金比率	<b>32.7%</b>	31.8%

**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 2017**

截至 2017 年 6 月 30 日止 6 個月

財務訊息披露 — 附錄

**Balance sheet as at 30 June 2017**  
**(in accordance with standard format established by the AMCM)**

資產負債表於2017年6月30日（根據澳門金融管理局所設定之標準格式）

<b>Assets</b> 資產	<b>Gross Assets</b> 資產總額	<b>Reserves, Depreciation and Provisions</b> 備用金、折舊 和減值	<b>Net Assets</b> 資產淨額
Cash in hand 現金	191,163		191,163
Deposits with Monetary Authority of Macao AMCM 存款	340,169		340,169
Receivables 應收賬項	44,786		44,786
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	65,611		65,611
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	520,691		520,691
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	12,815,863	19,191	12,796,672
Placements with local credit institutions 在本澳信用機構拆放	2,365,000		2,365,000
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	1,778,811		1,778,811
Debt investment securities 股票、債券及股權	1,113,314		1,113,314
Applications of resources consigned to the Bank 承銷資金投資	-		-
Debtors 債務人	-		-
Other investments 其他投資	7,838		7,838
Financial investments 財務投資	38,124		38,124
Properties 不動產	107,058	39,322	67,736
Fixtures and equipment 設備	65,646	54,697	10,949
Deferred expenses 遞延費用	21,115	18,398	2,717
Organization expenses 開辦費用	95,278	81,652	13,626
Construction in progress 未完成不動產	2,492		2,492
Other fixed assets 其他固定資產	2,671		2,671
Internal and adjustment accounts 內部及調整賬	79,797		79,797
<b>Total 總額</b>	<b>19,655,427</b>	<b>213,260</b>	<b>19,442,167</b>

**Balance sheet as at 30 June 2017**  
**(in accordance with standard format established by the AMCM) (Continued)**

資產負債表於 2017 年 6 月 30 日 (根據澳門金融管理局所設定之標準格式) (續)

<b>Liabilities</b> 負債	<b>Sub-Total</b> 小結	<b>Total</b> 總額	
Demand deposits 活期存款	6,746,633	16,890,107	
Call deposits 通知存款	-		
Fixed deposits 定期存款	8,651,121		
Deposits with public sector 公共機構存款	1,492,353		
Amounts due to local credit institutions 本地信用機構資金	2		
Amounts due to other local entities 其他本地機構資金	-		
Foreign currency loans 外幣借款	346,643		
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	39,325		
Creditors 債權人	1,214		
Other liabilities 各項負債	2,436		
Internal and adjustment accounts 內部及調整賬			143,834
Provisions 各項風險備用金			130,594
Capital 股本	225,000	1,777,472	
Legal reserve 法定儲備	225,000		
Self-constituted reserve 自定儲備	50,000		
Other reserves 其他儲備	1,277,472		
Retained profit brought forward 歷年營業結果			-
Profit and loss for the period 本期營業結果		110,540	
<b>Total 總額</b>		<b>19,442,167</b>	

<b>Memorandum Accounts</b> 備查賬	<b>Amount</b> 金額
Values received for custody 代客保管賬	2,085,170
Values received for collection 代收賬	5,482
Values received as collaterals 抵押賬	27,435,318
Guarantee on account of customers 保證及擔保付款	299,221
Letter of credit 信用狀	18,076
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	
Forward contracts – purchases 期貨買入	8,571
Forward contracts – sales 期貨賣出	8,588
Other memorandum items 其他備查賬	16,349,760
<b>Total 總額</b>	<b>46,210,186</b>



**Profit and loss account for the six months ended 30 June 2017**  
(in accordance with standard format established by the AMCM)

損益表截至 2017 年 6 月 30 日止 6 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**

<b>Debit 借方</b>	<b>Amount 金額</b>	<b>Credit 貸方</b>	<b>Amount 金額</b>
Costs of credit operation 負債業務成本	74,033	Income from credit operations 資產業務收益	237,855
Personnel costs 人事費用		Income from banking services 銀行服務收益	28,892
Directors and Fiscal Council expenses 董事及監察會開支	4,018	Income from other banking services 其他銀行業務收益	37,128
Staff salaries and allowances 職員開支	52,722	Income from securities and equity investments 證券及財務投資收益	14,764
Staff welfare expenses 固定職員福利	9,511	Other banking income 其他銀行收益	3,684
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	7,983
Third party supply 第三者作出之供應	2,396		
Third party services 第三者提供之勞務	21,450		
Other banking costs 其他銀行費用	30,696		
Taxation 稅項	308		
Costs of non-banking operations 非正常業務費用	157		
Depreciation 折舊撥款	7,870		
Provisions 備用金之撥款	7,537		
Operating profit 營業利潤	119,608		
<b>Total 總額</b>	<b>330,306</b>	<b>Total 總額</b>	<b>330,306</b>

**Profit and loss account 損益計算表**

<b>Dedit 借方</b>	<b>Amount 金額</b>	<b>Credit 貸方</b>	<b>Amount 金額</b>
Losses related to previous years 歷年之損失	2,716	Operating profit 營業利潤	119,608
Exceptional losses 特別損失	99	Profit related to previous years 歷年之利潤	6,098
Profit tax provision 營業利潤之稅項撥款	15,074	Exceptional profit 特別利潤	7
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	2,716
Profit after tax 營業結果 (盈餘)	110,540		
<b>Total 總額</b>	<b>128,429</b>	<b>Total 總額</b>	<b>128,429</b>

**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
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無	-
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**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
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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