

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 2021

截至 2021 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 2021 (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 2021 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

		2021	2020
Interest income	利息收入	220,129	290,334
Interest expense	利息支出	<u>(77,450)</u>	<u>(136,832)</u>
Net interest income	淨利息收入	142,679	153,502
Fee and commission income	服務費及佣金收入	39,996	37,091
Fee and commission expense	服務費及佣金支出	<u>(15,624)</u>	<u>(15,432)</u>
Net fee and commission income	淨服務費及佣金收入	24,372	21,659
Dividend income	股息收入	2,029	37
Net trading income	淨買賣收入	4,243	2,711
Other operating income	其他營運收入	6,548	5,280
Operating income	營運收入	<u>179,871</u>	<u>183,189</u>
Operating expenses	營運支出	<u>(108,930)</u>	<u>(107,194)</u>
Operating profit before bad debt provisions	扣除撥備前營運溢利	<u>70,941</u>	<u>75,995</u>
Loss on disposal of fixed assets	出售固定資產的(虧損)/收益	(79)	(32)
Impairment losses reversed/(charged) on loans and advances to customers	客戶貸款及墊款的減值虧損回撥/(支出)	1,357	(30,809)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>903</u>	<u>1,473</u>
Profit before income tax	除稅前溢利	73,122	46,627
Income tax expense	稅務支出	<u>(8,775)</u>	<u>(5,595)</u>
Profit for the period	期間溢利	<u>64,347</u>	<u>41,032</u>
Attributable to:	應佔：		
Shareholders of the Bank	本銀行股東權益	<u>64,347</u>	<u>41,032</u>

1.2 Balance Sheet 資產負債表

		Unaudited 未經審核	Audited 經審核
		30 Jun 2021 2021年 6月30日	31 Dec 2020 2020年 12月31日
Assets	資產		
Cash and balances with banks	現金及在銀行的結餘	1,172,416	1,026,564
Balance with AMCM	在 AMCM 的結餘	304,164	345,773
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	859,444	1,348,176
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	2,589,810	2,752,123
Loans and advances to customers	客戶貸款及墊款	14,085,689	14,259,751
Investment securities - Held-to-maturity	證券投資－持至到期	1,528,085	1,754,851
Other investments	其他投資	37,967	37,926
Intangible assets	無形資產	7,312	7,605
Premises and other fixed assets	行產及其他固定資產	89,067	88,042
Other assets	其他資產	33,395	43,192
Total assets	總資產	<u>20,707,349</u>	<u>21,664,003</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	210,597	138,277
Deposits from customers	客戶存款	18,295,498	19,343,906
Other liabilities	其他負債	162,779	141,466
Current income tax liabilities	即期稅項負債	19,959	11,185
Provisions	撥備	98	98
Total liabilities	總負債	<u>18,688,931</u>	<u>19,634,932</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	225,000	225,000
Reserve for share-based compensation	以股份為基礎之報酬儲備	1,146	1,146
Retained earnings	盈餘	1,517,272	1,527,925
Total equity	股東權益總額	<u>2,018,418</u>	<u>2,029,071</u>
Total liabilities and equity	總負債及股東權益總額	<u>20,707,349</u>	<u>21,664,003</u>

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

		2021	2020
Cash flows from operating activities	經營活動之現金流量		
Interest income received	已收利息收入	231,810	306,357
Interest expense paid	已付利息支出	(90,722)	(136,211)
Dividends received	已收股息	2,029	37
Net fee and commission income received	已收淨服務費及佣金收入	24,752	21,799
Net trading income received	已收淨買賣收入	4,201	2,851
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	903	1,473
Other operating income received	已收其他營運收入	6,505	5,275
Other operating expenses paid	已付其他營運支出	(104,900)	(103,701)
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流入現金淨額	74,578	97,880
Changes in operating assets and operating liabilities	營運資產及負債之變動		
Net decrease 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結餘的減少淨額	613,073	14,571
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	(370,241)	149,946
Net decrease in loans and advances to customers	客戶貸款及墊款的減少淨額	182,079	372,598
Net decrease in other operating assets	營運資產的減少淨額	16,591	7,602
Net increase in balances and deposits from banks	銀行結餘和存款的增加淨額	72,309	665,204
Net decrease in deposits from customers	客戶存款的減少淨額	(1,035,124)	(193,278)
Net increase in other operating liabilities	其他營運負債的增加淨額	15,571	31,449
Net cash flows (used in)/from operating assets and operating liabilities	營運資產及負債之(所用)/流入現金淨額	(505,742)	1,048,092
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(2,116)	(1,765)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(4,318)	(3,302)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	43	5
Purchase of held-to-maturity investments	購置持至到期投資	(184,586)	(647,979)
Proceeds from redemption of held-to-maturity investments	贖回持至到期投資所得款項	411,515	921,327
Net cash flows from investing activities	投資活動流入現金淨額	220,538	268,286
Cash flows from financing activities	融資活動之現金流量		
Dividend paid	派發股息	(75,000)	(200,000)
Net cash flows used in financing activities	融資活動所用現金淨額	(75,000)	(200,000)
Net (decrease)/increase in cash and cash equivalents	現金及等同現金項目的(減少)/增加淨額	(285,626)	1,214,258
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	3,061,767	2,598,480
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	2,776,141	3,812,738

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

		2021	2020
Cash and cash equivalents comprise:	現金及等同現金包括：		
Cash and balances with banks	現金及在銀行的結餘	1,075,466	1,307,797
AMCM monetary bills and placements with and loans and advances to banks with original maturity up to 3 months	原到期日在 3 個月或以下之 AMCM 金融票據及在銀行的存款、貸款及墊款	1,700,675	2,504,941
Total cash and cash equivalents as at 30 June	於 6 月 30 日現金及等同現金總額	<u>2,776,141</u>	<u>3,812,738</u>

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 2021 are consistent with those used and described in the disclosure of financial information for the year ended 31 December 2020.

編制截至 2021 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 2020 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：

		30 Jun 2021	31 Dec 2020
		2021 年	2020 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	30,340	12,274
Transaction related contingencies	與交易相關之或然項目	318,075	316,664
Trade related contingencies	與貿易相關之或然項目	-	36
Commitments that are unconditionally cancellable without prior notice	可無條件取消而不須預先通知之承擔	1,125,975	1,106,701
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	1,358,849	1,202,211
- 1 year and over	- 1 年及以上	68,956	216,208
		<u>2,902,195</u>	<u>2,854,094</u>

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：

		30 Jun 2021	31 Dec 2020
		2021 年	2020 年
		6 月 30 日	12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	517,766	283,584
- Currency forward sold	- 遠期外匯出售	(519,136)	(281,778)
Net currency forward position	遠期外匯淨額	(1,370)	1,806
Currency options purchased	外匯期權購入	1,285	-
Currency options written	外匯期權沽出	(1,285)	-
Equity options purchased	權益性期權購入	5,751	4,642
Equity options written	權益性期權沽出	(5,751)	(4,642)

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：

		30 Jun 2021	31 Dec 2020
		2021 年	2020 年
		6 月 30 日	12 月 31 日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	3,399	2,599
- Equity contracts	- 權益性合約	218	148
		3,617	2,747

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 2021 2021 年 6 月 30 日	31 Dec 2020 2020 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	3,276,515	3,305,159
Investment securities – Held-to-maturity	證券投資 – 持至到期	-	104,738
Balances and deposits from banks	銀行的結餘及存款	210,597	138,277
Receivables or prepaid expenses	應收款項或預付費用		
Other receivables	其他應收款項	828	998
Payables or deferred income	應付或遞延收入		
Management fee	管理費	7,600	804
Other payables and deferred income	其他應付及遞延收入	1,010	1,292
Off-balance sheet items (Contract amounts)	資產負債表外的項目 (合約之金額)		
Currency options	外匯期權	1,285	-
Equity options	權益性期權	5,751	4,642
		2021	2020
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	6,095	21,659
Interest on investment securities - Held-to-maturity	持至到期證券投資之利息	316	895
Other operating income or management fee	其他營運收入或管理費	1,652	484
Expenses	支出		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	67	779
Other operating expense	其他營運收入支出	1,424	1,513

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		30 Jun 2021 2021 年 6 月 31 日	31 Dec 2020 2020 年 12 月 31 日
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	3,434	3,822
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	435	628
Liabilities	負債		
Deposits from customers	客戶存款	<u>181,916</u>	<u>133,462</u>
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2021	2020
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	46	56
Other operating income	其他營運收入	6,248	6,253
Expenses	支出		
Interest on deposits from customers	客戶存款之利息	455	900
Other operating expenses	其他營運支出	<u>1,366</u>	<u>1,409</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：

		30 Jun 2021 2021 年 6 月 30 日	31 Dec 2020 2020 年 12 月 31 日
Loans and advances	貸款及墊款	331	408
Deposit	存款	17,724	16,004
Undrawn commitments	未取用之貸款承諾	<u>179</u>	<u>144</u>

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：

		30 Jun 2021 2021年 6月30日	31 Dec 2020 2020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	1,677,925	1,668,785
Total core capital	核心資本總額	<u>1,952,925</u>	<u>1,943,785</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	-	-
General provision	一般撥備	143,721	145,028
Total supplementary capital	附加資本總額	<u>143,721</u>	<u>145,028</u>
Other deduction	其他扣減項目	-	-
Own funds after deduction	扣減項目後的自有資金	<u>2,096,646</u>	<u>2,088,813</u>
Capital adequacy ratio	資本充足比率	<u>15.8%</u>	<u>15.4%</u>

7. CAPITAL (CONTINUED) 資本（續）

The following capital adequacy ratios represent the consolidated position of the immediate holding company, Dah Sing Bank, Limited (“DSB”) (covering the Bank and another banking subsidiary of DSB, Dah Sing Bank (China) Limited), as at 30 June 2021 and 31 December 2020 computed on Basel III basis in accordance with the Banking (Capital) Rules of Hong Kong. These capital adequacy ratios have taken into account market risk and operational risk.

如下所示於2021年6月30日及2020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（「大新銀行」）的綜合狀況（包括本銀行及大新銀行另一間附屬銀行公司，大新銀行（中國）有限公司），根據香港的〈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。

		30 Jun 2021	31 Dec 2020
		2021年6月30日	2020年12月31日
Dah Sing Bank, Limited	大新銀行有限公司		
Capital adequacy ratio	資本充足比率	18.0%	17.6%

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 2021

於 2021 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	13,934,484	859,444	172,490
Hong Kong	香港	278,148	604,751	345,276
China	中國	72,420	923,334	-
Others	其他	9,113	-	-
		<u>14,294,165</u>	<u>2,387,529</u>	<u>517,766</u>

As at 31 December 2020

於 2020 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	14,116,877	1,348,176	116,641
Hong Kong	香港	277,060	689,792	166,943
China	中國	68,458	1,065,059	-
Others	其他	9,072	-	-
		<u>14,471,467</u>	<u>3,103,027</u>	<u>283,584</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。

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。

		30 Jun 2021	31 Dec 2020
		2021 年	2020 年
		6 月 30 日	12 月 31 日
Manufacturing	製造業	344,432	249,404
Electricity, gas and water	電、燃氣及水	-	-
Construction and public works	建築及公共工程	276,425	284,405
Trade (wholesale and retail)	貿易 (批發及零售業)	408,923	431,982
Restaurants, hotels, and related activities	餐館、酒店及相關之業務	562,293	542,186
Transport, warehouse and communications	運輸、倉儲及通訊	71,995	69,922
Non-monetary financial institutions	非貨幣金融機構	-	-
Gaming	博彩	272,626	447,400
Exhibition and conference	會展	-	-
Education	教育	5,291	7,692
Information Technology	資訊科技	1,173	1,783
Other industries	其他行業	1,912,874	2,056,577
Individuals for house purchases	個人房屋購買	6,615,069	6,511,197
Individuals for other purposes	個人其他目的	3,823,064	3,868,919
		<u>14,294,165</u>	<u>14,471,467</u>

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 2021

於 2021 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
Assets	資產							
Loans and advances to customers	客戶貸款及墊款	1,322,000	205,331	533,581	1,613,295	10,399,128	220,830	14,294,165
Cash and balances with banks	現金及在銀行的結餘	1,172,417	-	-	-	-	-	1,172,417
Certificates of deposit held	持有的存款證	-	-	311,457	817,777	-	-	1,129,234
Securities issued by AMCM	AMCM 所發行的證券	-	539,991	-	319,453	-	-	859,444
Other securities	其他證券	-	-	-	-	398,851	-	398,851
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	1,236	-	209,361	-	-	210,597
Deposits from non-bank customers	非銀行客戶存款	7,437,128	2,596,895	4,198,166	4,059,112	4,198	-	18,295,499

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 2020

於 2020 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
Assets	資產							
Loans and advances to customers	客戶貸款及墊款	1,336,953	274,197	285,564	1,298,495	10,996,675	279,583	14,471,467
Cash and balances with banks	現金及在銀行的結餘	1,026,564	-	-	-	-	-	1,026,564
Certificates of deposit held	持有的存款證	-	-	208,977	1,331,728	-	-	1,540,705
Securities issued by AMCM	AMCM 所發行的證券	-	604,941	743,235	-	-	-	1,348,176
Other securities	其他證券	-	-	-	-	214,146	-	214,146
Liabilities	負債							
Deposits from banks and financial institutions	銀行及金融機構的存款	-	138,277	-	-	-	-	138,277
Deposits from non-bank customers	非銀行客戶存款	7,815,125	2,643,451	4,935,055	3,946,435	3,840	-	19,343,906

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 2021 (31 December 2020: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2021年6月30日，本銀行沒有逾期3個月以上銀行之貸款及墊款及其他資產（2020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 2021 2021年6月30日		31 Dec 2020 2020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	7,437	0.05	8,634	0.06
- 1 year or less but over 6 months	- 6個月以上至1年	10,772	0.08	17,943	0.13
- over 1 year	- 1年以上	201,980	1.41	252,347	1.74
		220,189	1.54	278,924	1.93

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 2021

於 2021 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 non- bank customers	非銀行類客戶之逾 期貸款	<u>220,189</u>	<u>163,809</u>	<u>153,503</u>	<u>64,755</u>

As at 31 December 2020

於 2020 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 non- bank customers	非銀行類客戶之逾 期貸款	<u>278,923</u>	<u>214,271</u>	<u>203,054</u>	<u>66,688</u>

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 2021 2021年6月30日	31 Dec 2020 2020年12月31日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	<u>197</u>	<u>421</u>
		<u>197</u>	<u>421</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。

		30 Jun 2021	31 Dec 2020
		2021年6月30日	2020年12月31日
MOP	澳門幣	31,734	31,128
HKD	港元	42,329	53,909
USD	美元	25,933	17,292
AUD	澳元	(347)	(768)
EUR	歐元	(1,736)	(842)
RMB	人民幣	(486)	649
JPY	日元	16	204
NZD	新西蘭元	(38)	(63)
GBP	英鎊	(52)	(48)
Others	其他	(860)	(27)
		96,493	101,434
Percentage of own funds	佔自有資金之百分比	4.6%	4.9%

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 2021

於 2021 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	9,470,291	627,349	75,160	884,249	11,057,049
Spot liabilities	現貨負債	(7,250,337)	(429,075)	(249,847)	(878,723)	(8,807,982)
Forward purchases	遠期買入	11,058	-	345,274	166,057	522,389
Forward sales	遠期賣出	(3,253)	(175,970)	(170,708)	(172,458)	(522,389)
		2,227,759	22,304	(121)	(875)	2,249,067

As at 31 December 2020

於 2020 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	10,013,804	510,441	268,841	765,244	11,558,330
Spot liabilities	現貨負債	(7,893,781)	(464,325)	(290,672)	(763,881)	(9,412,659)
Forward purchases	遠期買入	797	23,956	139,089	120,539	284,381
Forward sales	遠期賣出	(26,558)	(23,745)	(115,155)	(118,923)	(284,381)
		2,094,262	46,327	2,103	2,979	2,145,671

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。

		For the period ended 30 Jun 2021 截至 2021 年 6 月 30 日 止期間	For the year ended 31 Dec 2020 截至 2020 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	408,822	425,591
Average weekly cash in hand	每週平均現金結餘	659,069	615,823
Average month-end specified liquid assets	每月平均規定流動資產	6,359,428	6,878,284
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	35.9%	36.1%
Average one-month liquidity ratio	1 個月平均流動資金比率	34.0%	32.2%
Average three-month liquidity ratio	3 個月平均流動資金比率	36.0%	34.4%

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 2021

截至 2021 年 6 月 30 日止 6 個月

財務訊息披露 — 附錄

Balance sheet as at 30 June 2021
(in accordance with standard format prescribed by the AMCM)

資產負債表於2021年6月30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	293,026		293,026
Deposits with Monetary Authority of Macao AMCM 存款	304,164		304,164
Receivables 應收賬項	68,228		68,228
Demand deposits with local credit institutions 在本地之其他信用機構活期存款	50,924		50,924
Demand deposits with foreign credit institutions 在外地之其他信用機構活期存款	760,239		760,239
Gold and silver 金、銀	-		-
Other assets 其他流動資產	-		-
Loans and advances 放款	14,249,573	64,755	14,184,818
Placements with local credit institutions 在本澳信用機構拆放	890,000		890,000
Call and fixed deposits with foreign financial institutions 在外地信用機構之通知及定期存款	2,556,515		2,556,515
Debt investment securities 股票、債券及股權	1,516,874		1,516,874
Applications of resources consigned to the Bank 承銷資金投資	-		-
Debtors 債務人	-		-
Other investments 其他投資	1,500		1,500
Financial investments 財務投資	37,967		37,967
Properties 不動產	115,935	47,952	67,983
Fixtures and equipment 設備	76,875	64,157	12,718
Deferred expenses 遞延費用	25,182	23,636	1,546
Organization expenses 開辦費用	124,569	110,437	14,132
Construction in progress 未完成不動產	4,648		4,648
Other fixed assets 其他固定資產	2,617		2,617
Internal and adjustment accounts 內部及調整賬	89,708		89,708
Total 總額	21,168,543	310,937	20,857,607

Balance sheet as at 30 June 2021
(in accordance with standard format established by the AMCM) (Continued)

資產負債表於 2021 年 6 月 30 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	7,398,007	18,266,300	
Call deposits 通知存款	-		
Fixed deposits 定期存款	9,619,607		
Deposits with public sector 公共機構存款	1,248,686		
Amounts due to local credit institutions 本地信用機構資金	5		
Amounts due to other local entities 其他本地機構資金	-		
Foreign currency loans 外幣借款	210,581		
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	24,822		
Creditors 債權人	547		
Other liabilities 各項負債	2,765		
Internal and adjustment accounts 內部及調整賬			190,448
Provisions 各項風險備用金			143,721
Capital 股本	225,000	1,954,071	
Legal reserve 法定儲備	225,000		
Self-constituted reserve 自定儲備	50,000		
Other reserves 其他儲備	1,454,071		
Retained profit brought forward 歷年營業結果			-
Profit and loss for the period 本期營業結果		64,347	
Total 總額		20,857,607	

Memorandum Accounts 備查賬	Amount 金額
Values received for custody 代客保管賬	2,769,739
Values received for collection 代收賬	3,311
Values received as collaterals 抵押賬	30,590,778
Guarantee on account of customers 保證及擔保付款	311,749
Letter of credit 信用狀	36,666
Acceptances 承兌匯票	-
Values deposited by the Bank as collateral 代付保證金	-
Forward contracts – purchases 期貨買入	517,766
Forward contracts – sales 期貨賣出	519,136
Other memorandum items 其他備查賬	19,991,832
Total 總額	54,740,977

Profit and loss account for the six months ended 30 June 2021
(in accordance with standard format established by the AMCM)

損益表截至 2021 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

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
Costs of credit operation 負債業務成本	76,587	Income from credit operations 資產業務收益	211,689
Personnel costs 人事費用		Income from banking services 銀行服務收益	15,812
Directors and Fiscal Council expenses 董事及監察會開支	3,888	Income from other banking services 其他銀行業務收益	28,591
Staff salaries and allowances 職員開支	58,986	Income from securities and equity investments 證券及財務投資收益	2,029
Staff welfare expenses 固定職員福利	9,737	Other banking income 其他銀行收益	2,225
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	11,306
Third party supply 第三者作出之供應	2,371		
Third party services 第三者提供之勞務	26,445		
Other banking costs 其他銀行費用	15,216		
Taxation 稅項	504		
Costs of non-banking operations 非正常業務費用	185		
Depreciation 折舊撥款	8,385		
Provisions 備用金之撥款	(1,357)		
Operating profit 營業利潤	70,705		
Total 總額	271,652	Total 總額	271,652

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	1,883	Operating profit 營業利潤	70,705
Exceptional losses 特別損失	198	Profit related to previous years 歷年之利潤	903
Profit tax provision 營業利潤之稅項撥款	8,775	Exceptional profit 特別利潤	1,712
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	1,883
Profit after tax 營業結果（盈餘）	64,347		
Total 總額	75,203	Total 總額	75,203

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 股東會主席團

Leonel Alberto Alves 歐安利	Chairman 主席
Ma Iao Lai 馬有禮	Secretary 秘書
Cheong Lok Tin 張樂田	Secretary 秘書

Supervisory Board 監事會

da Conceição Reisinho, Fernando Manuel	Chairman 主席
Mayhew, Nicholas John	Vice-Chairman 副主席
Chun-Wai Sen (Simon Sen) 孫振威	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
Pak-Hung Lau 劉伯雄	Member 成員
Alick Yuk-Fai Chiu 招煜輝	Member 成員