

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 2023

截至 2023 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 2023 (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 5 August 2022.

澳門商業銀行股份有限公司（「本銀行」）截至 2023 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 2022 年 8 月 5 日所發出之〈財務訊息披露指引〉而編製。

The accounting policies used in the preparation of the unaudited financial statements of the Bank for the six months ended 30 June 2023 and included in this report are consistent with those used and described in the Bank's annual audited financial statements for the year ended 31 December 2022.

編製包含在此報告內之本銀行於截至 2023 年 6 月 30 日止 6 個月之未經審核財務報表所採用之會計政策，與截至 2022 年 12 月 31 日止年度之經審核財務報表所採用及所述者一致。

1. SUMMARY OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE
截至 6 月 30 日止 6 個月簡要綜合收益表

		2023	2022
Interest income	利息收入	389,620	225,023
Interest expense	利息支出	<u>(233,385)</u>	<u>(83,688)</u>
Net interest income	淨利息收入	156,235	141,335
Fee and commission income	服務費及佣金收入	20,479	28,930
Fee and commission expense	服務費及佣金支出	<u>(8,738)</u>	<u>(11,018)</u>
Net fee and commission income	淨服務費及佣金收入	11,741	17,912
Net trading income	淨買賣收入	4,856	3,259
Other operating income	其他營運收入	12,205	4,377
Operating income	營運收入	<u>185,037</u>	<u>166,883</u>
Operating expenses	營運支出	(115,869)	(109,282)
Operating profit before bad debt provisions	扣除撥備前營運溢利	<u>69,168</u>	<u>57,601</u>
Gain/(loss) on disposal of premises and other fixed assets	出售行產及其他固定資產的收益/(損失)	2	(69)
Credit impairment losses	信貸減值虧損	(13,158)	(49,948)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	<u>947</u>	<u>754</u>
Profit before income tax	除稅前溢利	56,959	8,338
Income tax expense	所得稅費用	(6,835)	(1,001)
Profit for the period	期間溢利	<u>50,124</u>	<u>7,337</u>

1. SUMMARY OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE (CONTINUED)
 截至 6 月 30 日止 6 個月簡要綜合收益表 (續)

		2023	2022
Profit for the period	期間溢利	50,124	7,337
Items that will not be reclassified to the income statement:	不會重新分類至收益賬的項目：		
Net change in the fair value of financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的金融資產之公允價值變動淨額	29,331	-
Deferred income tax related to the above	有關上述之遞延稅項	(3,520)	-
Other comprehensive income for the period, net of tax	扣除稅項後之期間其他綜合收益	25,811	-
Total comprehensive income for the period, net of tax	扣除稅項後之期間綜合收益總額	<u>75,935</u>	<u>7,337</u>

2. SUMMARY OF FINANCIAL POSITION 簡要財務狀況表

		30 Jun 2023	31 Dec 2022
		2023 年	2022 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	973,597	1,041,608
Balance with AMCM	在 AMCM 的結餘	310,111	372,559
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	952,943	1,155,594
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	3,278,857	3,136,113
Loans and advances to customers	客戶貸款及墊款	14,457,066	14,061,088
Financial assets at amortized cost	以攤餘成本列賬的金融資產	2,611,242	2,284,108
Financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的金融資產	363,587	334,256
Intangible assets	無形資產	10,129	10,909
Premises and other fixed assets	行產及其他固定資產	178,046	183,547
Derivative financial instruments	衍生金融工具	3,032	-
Other assets	其他資產	31,605	26,273
Total assets	總資產	<u>23,170,215</u>	<u>22,606,055</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	199,214	49,155
Deposits from customers	客戶存款	20,353,339	19,698,222
Certificates of deposit issued	已發行的存款證	-	312,746
Derivative financial instruments	衍生金融工具	1,047	396
Other liabilities	其他負債	151,331	148,542
Current income tax liabilities	即期稅項負債	22,206	15,371
Deferred tax liabilities	遞延稅項負債	37,407	33,887
Provisions	撥備	98	98
Total liabilities	總負債	<u>20,764,642</u>	<u>20,258,417</u>
Equity	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
General regulatory reserve	一般監管儲備	126,149	120,574
Specific regulatory reserve	特定監管儲備	74,251	42,929
Reserve for share-based compensation	以股份為基礎之報酬儲備	1,146	1,146
Investment revaluation reserve	投資重估儲備	286,436	260,625
Retained earnings	保留盈餘	1,417,591	1,422,364
Total equity	權益總額	<u>2,405,573</u>	<u>2,347,638</u>
Total liabilities and equity	總負債及權益總額	<u>23,170,215</u>	<u>22,606,055</u>

3. STATEMENT OF CASH FLOWS 現金流量結算表

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

		2023	2022
Cash flows from operating activities	經營活動之現金流量		
Interest income received	已收利息收入	332,161	204,302
Interest expense paid	已付利息支出	(160,732)	(69,943)
Dividends received	已收股息	8,408	36
Net fee and commission income received	已收淨服務費及佣金收入	11,263	18,400
Net trading income received	已收淨買賣收入	4,856	3,072
Recoveries of loans and interest previously written off	收回已撇銷之貸款及利息	947	754
Other operating income received	已收其他營運收入	3,795	4,339
Other operating expenses paid	已付其他營運支出	(107,620)	(110,039)
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流入淨額	93,078	50,921
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 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	119,093	(10,793)
Net decrease/(increase) 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、貸款及墊款的減少/(增加)淨額	61,074	(639,433)
Net (increase)/decrease in loans and advances to Customers	客戶貸款及墊款的(增加)/減少淨額	(410,574)	127,237
Net (increase)/decrease in other operating assets	營運資產的(增加)/減少淨額	(418)	1,700
Net increase/(decrease) in balances and deposits from banks	銀行結餘和存款的增加/(減少)淨額	150,045	(51,343)
Net increase in deposits from customers	客戶存款的增加淨額	269,734	693,143
Net decrease in other operating liabilities	其他營運負債的減少淨額	(1,405)	(24,510)
Net cash flows from operating assets and operating liabilities	營運資產及負債之流入現金淨額	187,549	96,001
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(2,716)	(1,960)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(1,095)	(100,846)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	2	3
Purchase of amortized cost investments	購置以攤餘成本計量投資	(541,112)	(241,271)
Proceeds from redemption of amortized cost investments	贖回以攤餘成本計量投資所得款項	256,115	-
Net cash flows used in investing activities	投資活動所用現金淨額	(288,806)	(344,074)
Cash flows from financing activities	融資活動之現金流量		
Dividend paid	派發股息	(18,000)	(50,000)
Net cash flows used in financing activities	融資活動所用現金淨額	(18,000)	(50,000)
Net decrease in cash and cash equivalents	現金及等同現金項目的減少淨額	(26,179)	(247,152)
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	3,774,062	3,249,043
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	3,747,883	3,001,891

3. STATEMENT OF CASH FLOWS (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

		2023	2022
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	897,376	1,025,459
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	2,850,507	1,976,432
Total cash and cash equivalents as at 30 June	於 6 月 30 日現金及等同現金總額	<u>3,747,883</u>	<u>3,001,891</u>

4. THE SHAREHOLDERS WITH QUALIFYING HOLDINGS AND THE BOARD OF DIRECTORS
主要股東及董事會

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
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

Mayhew, Nicholas John	Chairman 監事長
Leong Leng I 梁令怡	Vice-Chairman 副監事長
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
Harold Tsu-Hing Wong 王祖興	Member 成員
Gary Pak-Ling Wang 王伯凌	Member 成員
Pak-Hung Lau 劉伯雄	Member 成員
Chit-Kwan Wong (Vincent Wong) 黃捷君	Member 成員

5. 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 were 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 2023	31 Dec 2022
		2023 年	2022 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	15,818	10,924
Transaction related contingencies	與交易相關之或然項目	191,861	297,222
Trade related contingencies	與貿易相關之或然項目	-	-
Commitments that are unconditionally cancellable without prior notice	可無條件取消而不須預先通知之承擔	1,098,151	1,134,983
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	866,587	875,012
- 1 year and over	- 1 年及以上	397,357	332,266
Forward forward deposits placed	遠期存款	12,248	-
		<u>2,582,022</u>	<u>2,650,407</u>

6. DERIVATIVES TRANSACTIONS 衍生工具交易

6.1 The contract 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 2023 2023 年 6 月 30 日	31 Dec 2022 2022 年 12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	85,355	34,116
- Currency forward sold	- 遠期外匯出售	(83,235)	(34,484)
Net currency forward position	遠期外匯淨額	2,120	(368)
Currency options purchased	外匯期權購入	1,089	-
Currency options written	外匯期權沽出	1,089	-

The fair values of the Bank's outstanding derivative contracts were as follows:

本銀行未到期衍生工具之公平值如下：

		30 Jun 2023 2023 年 6 月 30 日	31 Dec 2022 2022 年 12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	3,032	-
- Currency forward sold	- 遠期外匯出售	(1,047)	(396)
Currency options purchased	外匯期權購入	78	-
Currency options written	外匯期權沽出	(78)	-

6.2 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, were 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 2023 2023 年 6 月 30 日	31 Dec 2022 2022 年 12 月 31 日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	903	171
- Equity contracts	- 權益性合約	-	-
		903	171

7. 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：

7.1 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 2023 2023 年 6 月 30 日	31 Dec 2022 2022 年 12 月 31 日
Assets:	資產：		
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	3,774,162	3,697,635
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	1,192	83
Liabilities:	負債：		
Balances and deposits from banks	銀行的結餘及存款	199,214	49,155
Certificate of deposit issued	已發行的存款證	-	312,746
Payables or deferred income:	應付或遞延收入：		
Management fee	管理費	5,261	791
Other payables and deferred income	其他應付及遞延收入	1,075	727
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	-	-
Equity options	權益性期權	-	-
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2023	2022
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	67,169	12,059
Interest on securities	證券之利息	-	-
Other operating income or management fee	其他營運收入或管理費	124	198
Expenses:	支出：		
Interest on balances and deposits from banks	銀行的結餘及存款之利息	564	96
Interest on certificate of deposit issued	已發行存款證之利息	169	3,788
Other operating expense or management fee	其他營運支出或管理費	1,352	271

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

7.1 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 2023 2023 年 6 月 31 日	31 Dec 2022 2022 年 12 月 31 日
Assets:	資產:		
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	1,937	2,212
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	503	541
Liabilities:	負債:		
Deposits from customers	客戶存款	69,200	186,064
For the six months ended 30 June 截至 6 月 30 日止 6 個月		2023	2022
Income:	收入:		
Fee and commission income	服務費及佣金收入	3,480	3,786
Rental	租金	1,279	1,576
Management fee	管理費	67	522
Interest income	利息收入	32	36
Expenses:	支出:		
Interest on deposits from customers	客戶存款之利息	394	632
Fee and commission and operating expenses	服務費及佣金及營運支出	1,873	1,424

7.2 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 on 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 2023 2023 年 6 月 30 日	31 Dec 2022 2022 年 12 月 31 日
Loans and advances	貸款及墊款	6	207
Deposit	存款	24,473	23,767
Undrawn commitments	未取用之貸款承諾	144	146

8. 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 were 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 2023 2023 年 6 月 30 日	31 Dec 2022 2022 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	1,592,467	1,623,461
Total core capital	核心資本總額	1,867,467	1,898,461
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	144,286	141,219
Total supplementary capital	附加資本總額	144,286	141,219
Other deduction	其他扣減項目	-	-
Own funds after deduction	扣減項目後的自有資金	2,011,753	2,039,680
Capital adequacy ratio	資本充足比率	13.5%	14.2%

8. 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 2023 and 31 December 2022 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2023年6月30日及2022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 2023	31 Dec 2022
		2023年6月30日	2022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	19.7%	19.3%

9. CREDIT RISK 信貸風險

9.1 Geographic distribution of exposures 風險區域分類

The following table analyses gross loans and 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及墊款總額、債務證券投資、衍生金融工具，以區域分類。

As at 30 June 2023

於 2023 年 6 月 30 日

Region	地區分佈	Gross loans and advances to customers 貸款及墊款總額	Investment in debt securities 債務證券投資	Derivative financial instruments (Note) 衍生金融工具 (註)
Macau	澳門			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	952,956	-
- Others	- 其他	14,192,435	-	67,273
Hong Kong	香港			
- Banks	- 銀行同業	-	1,342,561	18,082
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	245,065	578,274	-
China	中國			
- Banks	- 銀行同業	-	693,288	-
- Government or Public sector	- 政府或公營機構	-	-	-
- Others	- 其他	116,009	-	-
Other regions	其他地區			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	4,867	-	-
		14,558,376	3,567,079	85,355

Note : Derivative financial instruments are shown in notional amount.

註：衍生金融工具是以名義金額呈列。

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.1 Geographic distribution of exposures (Continued) 風險區域分類 (續)

As at 31 December 2022

於 2022 年 12 月 31 日

Region	地區分佈	Gross loans and advances to customers 貸款及墊款總額	Investment in debt securities 債務證券投資	Derivative financial instruments (Note) 衍生金融工具 (註)
Macau	澳門			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	1,155,609	-
- Others	- 其他	13,832,143	-	6,941
Hong Kong	香港			
- Banks	- 銀行同業	-	918,264	27,175
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	362,390	368,593	-
China	中國			
- Banks	- 銀行同業	-	1,002,695	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	98,812	-	-
Other regions	其他地區			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	6,538	-	-
		<u>14,299,883</u>	<u>3,445,161</u>	<u>34,116</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。

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.1 Geographic distribution of exposures (Continued) 風險區域分類 (續)

		30 Jun 2023	31 Dec 2022
		2023年6月30日	2022年12月31日
Impaired loans and advances to customers:	信貸減值之客戶貸款及墊款：		
- Macau	- 澳門	207,361	254,079
- Hong Kong	- 香港	131,166	229,036
- China	- 中國	-	3,203
- Other regions	- 其他地區	-	-
		338,527	486,318
		30 Jun 2023	31 Dec 2022
		2023年6月30日	2022年12月31日
Stage 3 impairment allowances:	階段3減值準備：		
- Macau	- 澳門	39,193	91,680
- Hong Kong	- 香港	43,979	126,512
- China	- 中國	-	-
- Other regions	- 其他地區	-	-
		83,172	218,192

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.2 Industry distribution of exposures 風險行業分類

Gross loans and advances to customers and their impairment allowances by industry distribution classified according to the purpose of the loans.

按行業分類之客戶貸款及墊款總額及其減值準備，以貸款目的分類。

		30 Jun 2023 2023年6月30日		31 Dec 2022 2022年12月31日	
		Gross loans and advances to customers 客戶貸款及 墊款總額	Impairment allowance 減值準備	Gross loans and advances to customers 客戶貸款及 墊款總額	Impairment allowance 減值準備
Agriculture and fisheries	漁農業	-	-	-	-
Mining industries	採礦工業	-	-	-	-
Manufacturing industries	製造工業	123,193	19	163,488	25
Electricity, gas and water	電、燃氣及水	-	-	-	-
Construction and public works	建築及公共工程	117,112	58	108,298	73
Wholesale and retail trade	批發及零售貿易	705,413	297	525,109	157
Restaurants, hotels, and similar	餐廳、酒店及有關行業	518,096	432	546,506	735
Transport, warehousing and communications	運輸、倉儲及通訊	44,703	21	50,381	29
Non-monetary financial institutions	非貨幣金融機構	-	-	-	-
Gaming	博彩	1,102,345	1,425	1,087,942	1,080
Exhibition and conference	會展	-	-	-	-
Education	教育	8,344	6	10,033	12
Information Technology	資訊科技	-	-	-	-
Other industries	其他行業	2,323,863	68,273	1,870,884	204,253
Personal loans	個人貸款	9,615,307	30,778	9,937,242	32,431
		14,558,376	101,309	14,299,883	238,795

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.3 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 2023

於 2023 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 to 3 years	Over 3 years	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 年以上至 3 年	3 年以上	無註明日期	合計
Assets								
資產								
Loans and advances to customers	1,311,548	187,450	425,880	1,435,582	1,158,375	9,699,970	339,571	14,558,376
客戶貸款及墊款								
Cash and balances with banks	973,608	-	-	-	-	-	-	973,608
現金及在銀行的結餘								
Certificates of deposit held	-	106,120	233,439	1,535,054	81,499	-	-	1,956,112
持有的存款證								
Securities issued by AMCM	-	562,216	292,718	98,021	-	-	-	952,955
AMCM 所發行的證券								
Other securities	-	-	-	278,278	165,297	214,435	-	658,010
其他證券								
Liabilities								
負債								
Deposits from banks and financial institutions	-	48,763	55,735	94,715	-	-	-	199,213
銀行及金融機構的存款								
Deposits from non-bank customers	6,131,763	2,540,813	3,816,576	4,557,011	3,307,101	-	-	20,353,264
非銀行客戶存款								
Certificate of deposit Issued	-	-	-	-	-	-	-	-
已發行的存款證								

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

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

As at 31 December 2022

於 2022 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 to 3 years	Over 3 years	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 至 3 年	3 年以上	無註明 日期	合計
Assets								
Loans and advances to customers								
客戶貸款及墊款	1,306,917	500,571	326,254	1,308,901	1,442,380	8,918,012	496,848	14,299,883
Cash and balances with banks								
現金及在銀行的結餘	1,041,625	-	-	-	-	-	-	1,041,625
Certificates of deposit held								
持有的存款證	-	103,595	-	1,594,316	80,678	-	-	1,778,589
Securities issued by AMCM								
AMCM 所發行的證券	-	-	754,087	238,016	163,506	-	-	1,155,609
Other securities								
其他證券	-	-	62,967	20,031	160,998	266,967	-	510,963
Liabilities								
Deposits from banks and financial institutions								
銀行及金融機構的存款	-	49,155	-	-	-	-	-	49,155
Deposits from non-bank customers								
非銀行客戶存款	6,798,217	2,390,952	3,666,805	6,221,083	621,165	-	-	19,698,222
Certificate of deposit issued								
已發行的存款證	-	312,746	-	-	-	-	-	312,746

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.4 Ageing analysis of past due exposures 逾期風險帳齡分析

There were no loans and advances to banks and other assets overdue for more than 3 months as at 30 June 2023 (31 December 2022: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2023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（2022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 2023 2023年6月30日		31 Dec 2022 2022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 loans and advances to customers which have been overdue for:	未償還客戶貸款及墊款總額，逾期：				
- 6 months or less but over 3 months	- 3個月以上至6個月	6,814	0.05	6,161	0.04
- 1 year or less but over 6 months	- 6個月以上至1年	6,302	0.04	263,264	1.84
- over 1 year	- 1年以上	318,091	2.19	215,073	1.51
		331,207	2.28	484,498	3.39

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.4 Ageing analysis of past due exposures (Continued) 逾期風險帳齡分析 (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 2023

於 2023 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 覆蓋部份	減值準備
Overdue loans to non- bank customers	非銀行類客戶之逾 期貸款	<u>331,207</u>	<u>203,054</u>	<u>172,192</u>	<u>83,171</u>

As at 31 December 2022

於 2022 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 覆蓋部份	減值準備
Overdue loans to non- bank customers	非銀行類客戶之逾 期貸款	<u>484,498</u>	<u>199,293</u>	<u>173,308</u>	<u>218,192</u>

9. CREDIT RISK (CONTINUED) 信貸風險 (續)

9.5 Credit quality analysis under regulatory asset classification 於監管資產分類下之信貸質素分析

The following table illustrates the credit risk exposures of financial instruments of the Bank in accordance with the asset classification required by Notice No. 012/2021-AMCM.

下表闡明本銀行之金融工具的信貸風險，並根據〈澳門金融管理局第012/2021-AMCM號通告〉所要求的資產類別分類。

As at 30 June 2023 於 2023 年 6 月 30 日	Gross amount 總額					Total 合計	ECL allowance 預期信貸 虧損準備	Net 淨額
	Pass 正常	Special mention 特別關注	Sub- standard 次級	Doubtful 可疑	Loss 損失			
Cash and advances with banks								
現金及在銀行的結餘								
- Stage 1 階段 1	1,283,720	-	-	-	-	1,283,720	(12)	1,283,708
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
AMCM monetary bills								
AMCM 金融票據								
- Stage 1 階段 1	952,956	-	-	-	-	952,956	(13)	952,943
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Placements with and loans and advances to banks								
銀行存款、貸款及墊款								
- Stage 1 階段 1	3,157,991	-	-	-	-	3,157,991	(4,584)	3,153,407
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loans and advances to customers								
客戶貸款及墊款								
- Stage 1 階段 1	13,111,124	-	-	-	-	13,111,124	(8,887)	13,102,237
- Stage 2 階段 2	467,277	310,788	-	-	-	778,065	(9,250)	768,815
- Stage 3 階段 3	-	50	8,324	10,392	319,811	338,577	(83,172)	255,405
Financial assets at amortized cost								
以攤餘成本列賬的金融資產								
- Stage 1 階段 1	2,614,122	-	-	-	-	2,614,122	(2,880)	2,611,242
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Other assets								
其他資產								
- Stage 1 階段 1	33,766	-	-	-	-	33,766	(176)	33,590
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loan commitments and financial guarantees								
貸款承擔及財務擔保								
- Stage 1 階段 1	1,147,980	-	-	-	-	1,147,980	(1,488)	1,146,492
- Stage 2 階段 2	6,102	889	-	-	-	6,991	(121)	6,870
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Total 合計	22,775,038	311,727	8,324	10,392	319,811	23,425,292	(110,583)	23,314,709
Portion covered by collateral								
抵押品所覆蓋部份								
			4,508	31,323	143,755	179,586		

10. 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, were 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 2023 2023年6月30日	31 Dec 2022 2022年12月31日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	96	221
		<u>96</u>	<u>221</u>

11. 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以假設200個基點的向上平行式波動再乘以特定的權數對本銀行經濟價值的淨影響。

		30 Jun 2023	31 Dec 2022
		2023年6月30日	2022年12月31日
MOP	澳門幣	17,777	15,422
HKD	港元	27,725	25,603
USD	美元	18,417	26,063
AUD	澳元	(151)	(145)
EUR	歐元	(152)	(207)
RMB	人民幣	(5,911)	(5,967)
JPY	日元	(1,511)	21
NZD	新西蘭元	(26)	(54)
GBP	英鎊	(19)	(12)
Others	其他	(28)	(25)
		56,121	60,699
Percentage of own funds	佔自有資金之百分比	2.8%	3.0%

12. 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 2023

於 2023 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	10,688,654	1,406,425	763,344	642,197	13,500,620
Spot liabilities	現貨負債	(9,103,747)	(1,431,582)	(730,194)	(636,351)	(11,901,874)
Forward purchases	遠期買入	13,993	53,347	9,253	8,762	85,355
Forward sales	遠期賣出	(11,598)	(17,684)	(42,237)	(13,835)	(85,354)
		1,587,302	10,506	166	773	1,598,747

As at 31 December 2022

於 2022 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	10,508,965	1,056,157	743,064	524,832	12,833,018
Spot liabilities	現貨負債	(8,527,755)	(1,017,241)	(741,935)	(515,322)	(10,802,253)
Forward purchases	遠期買入	27,374	7,109	-	-	34,483
Forward sales	遠期賣出	(6,425)	(20,077)	-	(7,982)	(34,484)
		2,002,159	25,948	1,129	1,528	2,030,764

13. 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 2023 截至 2023 年 6 月 30 日 止期間	For the year ended 31 Dec 2022 截至 2022 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	392,553	407,547
Average weekly cash in hand	每週平均現金結餘	694,191	878,789
Average month-end specified liquid assets	每月平均規定流動資產	7,245,830	7,217,956
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	36.0%	38.3%
Average one-month liquidity ratio	1 個月平均流動資金比率	42.7%	37.5%
Average three-month liquidity ratio	3 個月平均流動資金比率	43.0%	43.7%