

大豐銀行有限公司

TAI FUNG BANK LIMITED

2004年年報

ANNUAL REPORT 2004



## 目 錄

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大豐銀行前身爲大豐銀號，創業於1942年，迄今已六十餘載，隨着1971年澳門銀行法的頒佈，本行獲批准成爲澳門首家當地註冊銀行，1984年九月中國銀行注資參股，目前佔有股份百分之五十點三壹。現時在澳門擁有分行二十一間。經過八十年代後期的改革及九十年代的整固，本行根基更趨穩健。

2004年全球經濟穩定發展，美國經濟逐步復甦，歐盟由於高昂油價而令經濟增長受壓，中國在進、出口貿易強勁的帶動下，雖在宏觀調控的形勢下稍作降溫，但經濟增長率高於9%。在宏觀上澳門亦受惠於中國加入世界貿易組織、內地與澳門建立更緊密關係安排（CEPA）和泛珠三角的區域合作。在推動工業、外貿及物流等行業發展起了一定作用。微觀上港、澳自由行的政策施行，帶動旅遊業暢旺及週邊產業消費上升，房地產市道較上年活躍，經濟發展繼續保持高速增長。

雖然澳門整體環境蓬勃，但資金市場供大於求，信貸需求疲弱，港元、澳門元的利率與美元利率背道而馳，邊際息差收窄，銀行經營須加倍努力。

綜觀銀行業經營環境較去年有所好轉，本行在各界人士、工商企業及真摯客戶的愛戴支持下，全體員工發揮努力奮搏的精神，使本行能穩健、持續、協調地發展。

Formerly known as Tai Fung moneychanger, Tai Fung Bank was established in 1942 and has since been operating in Macao for more than 60 years. It was the first locally registered bank following the enactment of the banking law in 1971. Bank of China, through capital injection in 1984, became one of its shareholders, presently holding 50.31% of the shares. The Bank currently has 21 branches in Macao. A series of improvements in the late 80s followed by subsequent consolidation in the 90s has greatly strengthened the position of the Bank.

In 2004, the global economy developed steadily with a gradual recovery seen in US as well as in EU, although that of the latter was restrained by high oil prices. Bolstered by strong imports and exports, China's economy jumped by 9% despite being slightly moderated by the effect of macro tightening policies. From a broader point of view, Macao has benefited from China's admission to the World Trade Organization, the implementation of the Mainland and Macao Closer Economic Partnership Arrangement (CEPA) and the regional collaboration for the greater Pearl River Delta. These measures gave impetus to the development of such industries as manufacturing, foreign trades and logistics. From a narrower perspective, the launch of the Scheme of Individual Visit to Hong Kong and Macao stimulated tourism and boosted consumer demand in the related businesses. The property market was more vibrant than it had been in the previous year. As a result, a rapid economic growth was achieved in 2004.

Despite Macao's thriving economy, banks had to double their efforts in their operation, given persistent oversupply in the capital market and sluggish loan demand. The Hong Kong (or Macao) and US interest rates were running in the opposite direction while interest margin continued to narrow.

Nevertheless, improvement at large was visible in the banking environment compared with last year. As a result of support given by the local community as well as various business sectors, in particular, by our loyal clients, we managed to achieve growth in a prudent, persistent and concerted manner thanks also to the efforts of our highly motivated staff.

在2004年面對低息環境的持續，本行採取緊貼市場與客戶需求相互結合，提供多項存款產品系列與調整放款政策，以鞏固存款及放款業務之市場佔有率。年末存款餘額較去年底增長2.29%、貸款餘額較去年底增長8.28%、不良貸款比上年大幅下降、稅後盈利錄得116.65%的增長。各類業務在2004年穩步發展，其中以外匯買賣收益、出售留置資產及回收呆壞帳等，對本行收益均起了很大作用。因此，本行流動資金充裕，資本充足比率及一級資本充足比率，分別為15.91%與15.12%，保持着一貫的穩健作風，同時強化了資產負債的結構。其中固定資產增值及呆壞帳準備金充足，使風險系數降低，有利本行之未來發展。相應配合新巴塞爾規定、本澳金融法規之變動，本行建立更具嚴謹之公司管治和內部監控制度。

2004年港元利率受壓於人民幣升值之憧憬，大量游資進入香港金融體系，促使港元利率降至零息水平。因應客戶需求，本行全年共推出十四個系列之「豐盛存款」及「對沖高息存款」。此外，更推出「股票掛勾、期權掛勾」等多元化之投資產品，以鞏固存款及增加佣金收益，關注市場變化以靈活調整行銷策略與風險控制。

Confronted with the persistence of extremely low interest rates in 2004, we adapted our marketing strategies to the needs of our clients, providing them a string of deposit products and adjusting our loan policy so as to consolidate our market shares in both areas. At year-end, deposits increased slightly by 2.29% over last year and loans rose by 8.28%, while non-performing loans shrank significantly. Earnings after tax recorded a 116.65% rise. To summarize, all businesses of the Bank attained steady growth in 2004. Incomes derived from foreign exchange transactions, realization of repossessed assets and recovery of doubtful and bad debts greatly contributed to the Bank's revenues, hence helping the Bank to maintain a very strong liquidity position. The ratios of our capital adequacy and first tier capital adequacy were 15.91% and 15.12% respectively, reflecting the traditionally prudent management and a strengthened balance sheet of the Bank. Risk factors were also curtailed in consequence of the appreciated value of fixed assets and adequate provisions being allowed for bad and doubtful debts and are thus conducive to the Bank's future development. To keep in line with the new Basel requirements and changes in local banking regulations, we have established stricter rules on corporate governance and internal control.

In 2004, massive capital inflows in anticipation of RMB appreciation swamped the Hong Kong financial system. The Hong Kong interest rate was thereby forced to go down nearly to zero. Prompted by needs of our clients, we made available during the year a total of 14 offers of high yielding "Long Term Deposits" and "Option Related Deposits". In addition, we provided a variety of investment products which included equity and currency linked instruments to reinforce our deposit base and increase our commission incomes. Responsive to market changes, we are constantly adjusting our marketing strategy and risk control with great flexibility.

2004年貸款進入一個新的台階，猶以房屋分期貸款更為突出，建築貸款與銀團貸款均錄得良好增長。在積極拓展業務之際，本行緊握擇優而貸的精神，定下貸款不良率上限，設立專職部門監控貸款質素。隨着澳門進、出口貿易的增長，押匯業務總量較去年上升12.74%。本行中間業務主要為國際結算業務和代理業務，通過科技配合、員工培訓和加強分行網絡的推銷功能，效益有所提增。

以資訊科技及營運電子化為方向下，本行的個人網上銀行「網上通」已於2004年三月份投產；商業網銀及手提電話銀行亦將隨後推出，客戶可更快捷方便與本行進行交易。為提高工作效率和準確性，2004年完成了SWIFT系統軟件及硬件全面升格、外匯系統持續聯繫結算功能（CLS）投產、電話交易管理系統之密碼驗證系統上線、自動化辦公系統實施等一系列電子渠道，以提升對客戶的服務。

展望新的一年，澳門的經濟發展繼續保持高速增長，在特區政府重點構建優質社會、改善營商環境、加強對外經貿合作的目標下，本行將繼續堅持「立足澳門、與時並進」的宗旨，用我們的「誠懇、關心」為大眾服務，共同創造更美好的明天。

Increase in loan reached a new stage in 2004, with housing loan outperforming the rest of other loans and advances. Construction and syndicated loans also achieved pleasing results. While working earnestly towards expanding our business, we focus primarily on quality in booking loans. Accordingly, we have devised and put in place various default rate ceilings and assigned a special department to oversee the quality of our loan portfolio. With Macao's enlarged imports and exports, the total volume of our bills operation soared by 12.7% over last year. International settlements and agency services were our main source of fee-income businesses. Through technology applications, staff training and development and strengthened branch network sales, we have generated progressing results.

Drawing upon information technology and electronic banking as leverage in the course of our development, we put into operation in March 2004 the personal Internet banking services, "i-banking", with corporate Internet banking and mobile banking services to follow. They enable our customers to access us more quickly and conveniently. To better serve our clients with more efficiency and accuracy, we introduced in 2004 a number of technological enhancements by thoroughly upgrading the software and hardware of the SWIFT system, by making operational the Continuous Linked Settlement (CLS), by putting on line the phone banking PIN authentication, as well as instituting a series of office automation.

Looking ahead to the New Year, we envisage that Macao's economic growth will keep in the fast lane. With the crucial targets the SAR government has set for the building of a "quality of life" society, the improving of the business environment and the strengthening of foreign trade cooperation, we vow to continue to serve our community with utmost sincerity and consideration whilst adhering strictly to our objectives of "planting our foothold firmly in Macao and advancing in step with time". We invite all of you to join hands with us to forge a better tomorrow.



本行聯同中銀信用卡公司及中國銀行澳門分行舉辦萬事達白金信用卡發行典禮。  
Issue ceremony of Platinum MasterCard held by us together with BOC Credit Card (International) Limited and Bank of China, Macao.



二零零四年六月二十一日江蘇省省長及其代表團與本行高層合照。  
The Governor of Jiangsu Province and other members of its delegation had a photograph taken on 21 June 2004 with our senior management.



支持本澳慈善機構“同善堂”籌款活動。  
Support extended to Tung Sin Tong, the charitable organization in Macau, in its donation activities.



本行參與“澳門公益金百萬行”慈善活動。  
Participating in the charity event of “Walk for A Million in Macau”.

敬啟者：本銀行定於二零零五年三月十六日（星期三）上午十一時，於澳門新口岸宋玉生廣場418號大豐銀行總行大廈廿一樓，本行會議廳舉行股東周年大會，討論及決定下列事項：

- (一) 審議及通過二零零四年度本行年度結算暨董事會、監事會及核數師報告書；
- (二) 純利分配及股息派發之決定；
- (三) 選舉本行股東大會、董事會及監事會成員；
- (四) 聘請核數師；
- (五) 其他事項。

股東大會主席  
**陳瓊** 謹啟

澳門  
二零零五年二月二十八日

NOTICE IS HEREBY GIVEN that the Annual General Meeting of the Shareholders of the Bank will be held at the conference room on the 21st floor of Tai Fung Bank Building, 418 Alameda Dr. Carlos d'Assumpção, Macau, at 11:00 a.m. on Wednesday, the 16th day of March, 2005 for the following purposes:-

1. To receive and consider the Statement of Accounts and the Reports of the Board of Directors, Supervisory Committee and Auditors for the year ended 31st December, 2004;
2. To determine the net profit for allocation and a final dividend;
3. To elect Directors and members of Supervisory Committee and General Shareholders Meeting;
4. To appoint Auditors;
5. To transact any other ordinary business of the Bank.

**Chan King**  
President of the General Shareholders Meeting




MACAU  
28th February, 2005



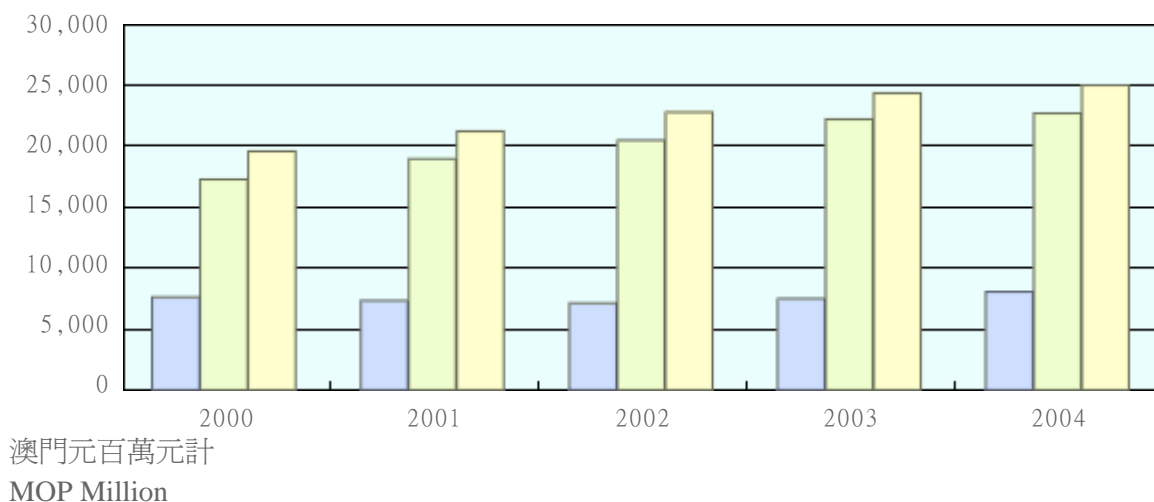
## 五年業務概況

## Five-Year Financial Summary

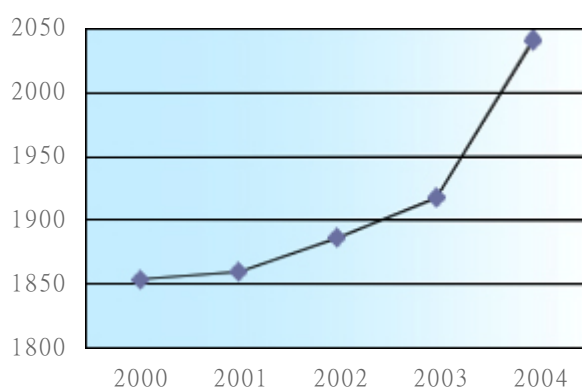
		2000	2001	2002	2003	2004
澳門元百萬元	MOP Million					
總資產	Total Assets	19,575	21,200	22,913	24,305	25,027
總存款	Total Deposits	17,248	18,950	20,510	22,139	22,647
總貸款	Total Advances	7,529	7,389	7,135	7,427	8,041
稅後淨利	Profit after Taxation	102	69	77	91	196
股東資金	Shareholders' Funds	1,855	1,860	1,887	1,917	2,043
百分比	Percent					
貸存比率	Advances to Deposits Ratio	43.65	38.99	34.79	33.55	35.51
平均總資產回報率	Return on Average Total Assets	0.53	0.34	0.35	0.39	0.79
平均股東資金回報率	Return on Average Shareholders' Funds	5.56	3.71	4.11	4.78	9.90

			2000	2001	2002	2003	2004
總貸款	Total Advances		7,529	7,389	7,135	7,427	8,041
總存款	Total Deposits		17,248	18,950	20,510	22,139	22,647
總資產	Total Assets		19,575	21,200	22,913	24,305	25,027

總貸款／總存款／總資產  
Total Advances/Total Deposits/Total Assets

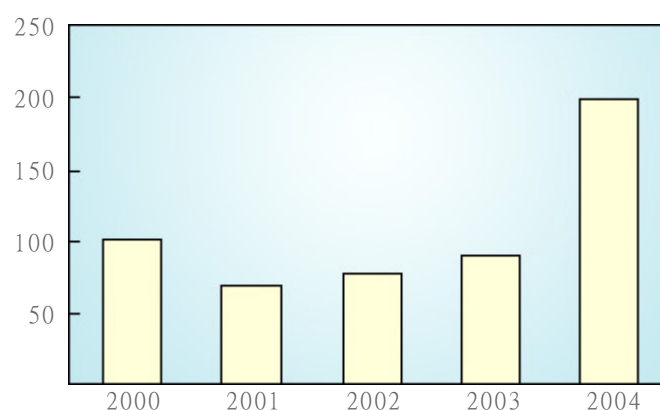


股東資金  
Shareholders' Funds



澳門元百萬元計  
MOP Million

稅後純利  
Profit after Taxation



澳門元百萬元計  
MOP Million

董事會同寅謹此將大豐銀行有限公司「本銀行」截至二零零四年十二月三十一日止之董事會報告及經審核之賬目呈覽。

## 主要業務

本銀行之主要業務為提供銀行、金融及其他相關之服務。

## 業績及分配

本銀行在本年度之業績載於第十三頁之損益表。董事會建議派發股息每股澳門元壹佰壹十元，合共澳門元壹億壹仟萬元。

## 儲備金

本銀行儲備金之詳情載於賬目附註廿三項。

## 固定資產

本銀行之固定資產變動詳情載於賬目附註十八項。

The Directors of Banco Tai Fung S.A.R.L. (the “Bank”) submit their report together with the audited accounts of the Bank for the year ended 31st December 2004.

## Principal activities

The principal activities of the Bank are the provision of banking, financial and other related services.

## Results and appropriations

The results of the Bank for the year ended 31st December 2004 are set out in the profit and loss account on page 13.

The Directors recommend the payment of a dividend of MOP 110 per share, totalling MOP110,000,000.

## Reserves

Movements in the reserves of the Bank during the year are set out in note 23 to the accounts.

## Fixed assets

Details of the movements in fixed assets of the Bank are shown in note 18 to the accounts.

### 董事

本年度內截至本報告書日期止，本銀行之董事如下：

董事長： 馮嘉鏊  
副董事長： 何厚鏗  
常務董事： 張鴻義  
              龍榮深  
              何厚鏜  
              陸永根  
董 事： 傅日光  
          何厚炤  
          蔡曉峰  
          何厚榮  
          馬秀立

### 核數師

本賬目已經由羅兵咸永道會計師事務所審核，該核數師任滿告退，但表示願意應聘連任。

承董事會命

馮嘉鏊  
董事長

澳門，二零零五年二月二十五日

### Directors

The Directors during the year and up to the date of this report are:

Chairman : Fung Ka York  
Vice-Chairman : Howard H.H. Ho  
Executive Directors : Zhang Hongyi  
                          Long Rongshen  
                          Ho Hao Tong  
                          Sio Ng Kan  
Directors : Fu Iat Kong  
                          Ho Hao Chio  
                          Cai Xiaofeng  
                          Ho Hao Veng  
                          Ma Sao Lap

### Auditors

The accounts have been audited by Lowe Bingham & Matthews - PricewaterhouseCoopers who retire and, being eligible, offer themselves for re-appointment.

On behalf of the Board

Fung Ka York  
Chairman

Macau, 25th February 2005

致大豐銀行有限公司全體股東  
(於澳門註冊成立之有限公司)

TO THE SHAREHOLDERS OF BANCO TAI FUNG S.A.R.L.  
(incorporated in Macau with limited liability)

本核數師已完成審核隨附大豐銀行有限公司「貴銀行」於二零零四年十二月三十一日之資產負債表，截至該日止年度的相關損益表及現金流量表。載於第十三頁至第三十八頁之賬目乃貴銀行董事之責任。本核數師之責任是根據審核之結果，對該等賬目作出意見。

We have audited the accompanying balance sheet of Banco Tai Fung S.A.R.L. ( "the Bank" ) as of 31st December 2004 and the related profit and loss account and the cash flow statement for the year then ended. These accounts set out on pages 13 to 38 are the responsibility of the Bank' s directors. Our responsibility is to express an opinion on these accounts based on our audit.

本核數師已按照由澳門特別行政區行政長官所核准之核數準則及由經濟財政司司長所核准之核數實務準則進行審核工作。該等準則要求本核數師在策劃和進行審核工作時，獲得充分憑證，就該等賬目是否存有重大錯誤陳述，作出合理的確定。審核範圍包括以抽查方式查核與賬目所載數額及披露事項有關之憑證，並包括評審董事所採用之會計政策及所作出之重大估計，以及評估該等賬目之整體呈報方式。本核數師相信我們之審核工作已為下列意見提供合理之基礎。

We conducted our audit in accordance with Auditing Standards approved by the Chief Executive of Macau Special Administrative Region and Technical Standards on Auditing approved by the Secretary for Economy and Finance. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the accounts are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the accounts. An audit also includes assessing the accounting principles used and significant estimates made by the directors, as well as evaluating the overall accounts presentation. We believe that our audit provides a reasonable basis for our opinion.

本核數師認為，上述之賬目在各重大方面足以真實兼公平地顯示 貴銀行於二零零四年十二月三十一日結算時的財務狀況及截至該日止年度的盈利，並按照澳門商法典第一卷第三篇所載的會計原則妥為編製。編製該財務報表採用之會計政策與往年之會計政策符合一貫性原則。

In our opinion, the accompanying accounts give a true and fair view, in all material respects, of the financial position of the Bank as of 31st December 2004, and of the results of its operations for the year then ended in accordance with accounting principles as set out in Section 3 of Chapter 1 of Macau Commercial Code. The accounting policies used in the preparation of the accounts for the year are consistent with those used in the preceding year.

羅兵咸永道會計師事務所  
註冊核數師行

**Lowe Bingham & Matthews - PricewaterhouseCoopers**  
Sociedade de Auditores

澳門，二零零五年二月二十五日

Macau, 25th February 2005

# 損益表

# Profit and Loss Account

截至二零零四年十二月三十一日止年度

FOR THE YEAR ENDED 31ST DECEMBER 2004

		附註 Note	2004 澳門元千元	2003 澳門元千元
利息收入	Interest income	4	415,662	524,693
利息支出	Interest expense	5	(158,111)	(184,847)
淨利息收入	Net interest income		257,551	339,846
其他經營收入	Other operating income	6	311,034	198,434
經營收入	Operating income		568,585	538,280
經營支出	Operating expenses	7	(208,440)	(227,073)
扣除準備金前之經營溢利	Operating profit before provisions		360,145	311,207
呆壞貸款及其他賬項撥備	Charge for bad and doubtful advances and other accounts	8	(140,163)	(206,965)
經營溢利	Operating profit		219,982	104,242
出售固定資產收益	Net gain from disposals of fixed assets		91	1,038
除稅前溢利	Profit before taxation		220,073	105,280
稅項	Taxation	9	(23,722)	(14,650)
本年度溢利	Profit for the year		196,351	90,630
股息	Dividend	10	110,000	70,000

# 資產負債表

# Balance Sheet

二零零四年十二月三十一日結算

AS AT 31ST DECEMBER 2004

		附註 Note	2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
<b>資產</b>	<b>Assets</b>			
庫存現金及短期資金	Cash and short-term funds	11	3,569,811	3,880,045
貴金屬	Bullion		1,478	1,465
存放銀行同業及其他金融機構於一至十二個月 到期存款	Placements with banks and other financial institutions maturing between one and twelve months	12	4,151,194	3,558,877
持有之存款證	Certificates of deposit held	13	2,028,183	1,826,010
政府債券	Treasury bills		3,310,500	3,980,000
貸款及其他賬項	Advances and other accounts	14	7,928,281	7,314,649
證券投資	Investments in securities	15	3,126,887	2,871,981
投資附屬公司	Investments in subsidiaries	16	10,140	10,140
投資聯營公司	Investment in an associate	17	15,231	15,231
固定資產	Fixed assets	18	435,178	453,775
其他資產	Other assets	19	449,846	392,375
資產總額	Total assets		<u>25,026,729</u>	<u>24,304,548</u>
<b>負債</b>	<b>Liabilities</b>			
銀行及其他金融機構之 存款及結餘	Deposits and balances of banks and other financial institutions		42,995	7,361
客戶存款	Deposits from customers	20	22,646,997	22,139,493
其他負債	Other liabilities	21	293,223	240,531
負債總額	Total liabilities		<u>22,983,215</u>	<u>22,387,385</u>
<b>資本來源</b>	<b>Capital resources</b>			
股本	Share capital	22	1,000,000	1,000,000
保留盈餘	Retained profits	23	196,509	90,758
一般儲備金	General reserve	23	323,650	312,150
法定儲備金	Statutory reserve	23	523,355	514,255
股東資金	Shareholders' funds		<u>2,043,514</u>	<u>1,917,163</u>
負債及資本來源總額	Total liabilities and capital resources		<u>25,026,729</u>	<u>24,304,548</u>

董事長  
**馮嘉鏊**  
Chairman  
Fung Ka York

常務董事總經理  
**龍榮深**  
Executive Director and General Manager  
Long Rongshen

# 現金流量表

# Cash Flow Statement

截至二零零四年十二月三十一日止

FOR THE YEAR ENDED 31ST DECEMBER 2004

		附註 Note	2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
經營業務之現金流量	Cash flow from operating activities			
除稅前經營業務之現金(流出)/流入	Operating cash (outflow)/inflow before taxation	24(a)	(1,270,981)	697,191
支付稅項	Tax paid		(14,723)	(14,050)
			<u>(1,285,704)</u>	<u>683,141</u>
經營業務之現金(流出)/流入淨額	Net cash (outflow)/inflow from operating activities		<u>(1,285,704)</u>	<u>683,141</u>
投資業務之現金流量	Cash flows from investing activities			
收取股息	Dividends received		73,336	11,910
購入固定資產	Purchase of fixed assets		(13,113)	(17,108)
出售固定資產所得款項	Proceeds from disposals of fixed assets		95	1,338
			<u>60,318</u>	<u>(3,860)</u>
投資業務之現金流入/(流出)淨額	Net cash inflow/(outflow) from investing activities		<u>60,318</u>	<u>(3,860)</u>
融資業務之現金流量	Cash flows from financing activities			
支付股息	Dividends paid		(70,000)	(60,000)
			<u>(70,000)</u>	<u>(60,000)</u>
融資業務之現金流出淨額	Net cash outflow from financing activities		<u>(70,000)</u>	<u>(60,000)</u>
現金及等同現金項目之(減少)/增加	Net (decrease)/increase in cash and cash equivalents		(1,295,386)	619,281
於一月一日之現金及等同現金項目	Cash and cash equivalents at 1st January		8,290,502	7,671,221
於十二月三十一日之現金及等同現金項目	Cash and cash equivalents at 31st December	24(b)	<u>6,995,116</u>	<u>8,290,502</u>



**1. 主要業務**

大豐銀行有限公司「本銀行」主要從事提供銀行、金融及相關之服務。

**2. 編製基準**

本賬目之編製按照澳門商法典第一卷第三篇所載的會計原則及以下的會計政策編製。除貴金屬以市場價格列賬外，本賬目是以成本常規法編製。

附屬公司指本銀行可直接和間接地控制其董事會之組成，持有超過半數投票權或持有半數發行股本之公司。附屬公司之投資以成本值列賬，並將附屬公司之業績按已收及應收股息列賬。

聯營公司為附屬公司以外，本銀行持有其股權作長期投資，並對其管理具有重大影響力之公司。聯營公司之投資以成本值列賬，並將聯營公司之業績按已收及應收股息列賬。

**3. 主要會計政策****(a) 收入之確認**

利息收入在應計期間於損益賬內確認，除呆戶利息則會被撥入暫記賬，並與資產負債表內之相關結餘項目對銷。收到之呆戶利息於損益賬內確認。

**1. Principal activities**

The principal activities of Banco Tai Fung S.A.R.L. ( "the Bank" ) are the provision of banking, financial and other related services.

**2. Basis of preparation**

The accounts have been prepared in accordance with the accounting principles set out in Section 3 of Chapter 1 of the Macau Commercial Code and the following principal accounting policies. The accounts are prepared under the historical cost convention except that bullion is carried at market value.

Subsidiaries are those entities in which the Bank controls the composition of the board of directors, controls more than half of the voting rights or holds more than half of the issued share capital. Investments in subsidiaries are stated at cost. Results of the subsidiaries are accounted for by the Bank on the basis of dividends received or receivable.

An associate is a company, not being a subsidiary, in which an equity interest is held for the long term and significant influence is exercised in its management. The investment in an associate is stated at cost. The results of the associate are accounted for by the Bank on the basis of dividends received or receivable.

**3. Principal accounting policies****(a) Revenue recognition**

Interest income is recognised in the profit and loss account as it accrues, except in the case of non-accrual loans where interest is credited to a suspense account which is netted in the balance sheet against the relevant balances. Suspended interest recovered is recognised in the profit and loss accounts when received.

## 3. 主要會計政策 (續)

呆戶貸款為逾期還款超過三個月或雖然逾期不超過三個月但董事對貸款最終能否收回本金或利息存疑而界定。

服務費及佣金收入在本銀行賺取時確認。

股息收入在收取款項之權利確定時列賬。

## (b) 貸款及其他賬項

向客戶、銀行及其他金融機構提供之貸款以未償還本金額減除呆壞賬準備後計入資產負債表。向銀行及其他金融機構提供之貸款包括存放銀行及其他金融機構之一年以上到期存款。

被收回並已取消贖權之待變賣資產，在被售出前以承售質押資產經減除準備金後在貸款及其他賬項內列賬。

所有貸款均在資金提供予借款人時確認。

## 3. Principal accounting policies (Continued)

Non-accrual loans represent advances to customers which are overdue for more than three months or advances to customers which are overdue for less than three months but the directors have doubt on the ultimate recoverability of principal or interest in full.

Fee and commission income are recognized in the period when earned.

Dividend income is recognised when the right to receive payment is established.

## (b) Advances and other accounts

Advances to customers, banks and other financial institutions are reported on the balance sheet at the principal amount outstanding net of provisions for bad and doubtful advances and other accounts. Advances to banks and other financial institutions include placements with banks and other financial institutions maturing more than one year.

Assets acquired by repossession of collateral for realisation is reported as repossessed assets at cost less provision under "Advances and other accounts".

All advances are recognised when cash is advanced to borrowers.

## 3. 主要會計政策 (續)

## (c) 呆壞賬準備

董事對貸款本金或利息最終能否全數收回存有疑慮時，會對個別有關貸款作出增提特別準備金。董事根據個別貸款之具體情況而進行潛在虧損評估。在參考“澳門金融管理局”指引及考慮到抵押品價值後，將計提特別準備金，以使貸款賬面值減至預期之可變現淨值。

本銀行亦會為貸款及其他賬項提撥一般準備金。特定及一般準備金會從資產負債表中的客戶貸款及放款結餘中扣除。

對於回收無望之貸款，有關貸款餘額將予以撇賬。

## (d) 貴金屬

貴金屬在資產負債表內以市價設定，所有買賣所產生之實現或未實現損益均計入其他經營收入賬內。

## 3. Principal accounting policies (Continued)

## (c) Provisions for advances and other accounts

Provisions are made against specific advances as and when the directors have doubts on the ultimate recoverability of principal or interest in full. Specific provision is made to reduce the carrying value of advances to customers, net of any collateral, to the expected net realisable value based on the directors' assessment of the potential losses on those identified advances, and with reference to the requirements of Autoridade Monetaria de Macau ( "AMCM" ).

In addition, amounts have been set aside as a general provision for advances and other accounts. Both specific and general provisions are deducted from "Advances and other accounts" in the balance sheet.

When there is no realistic prospect of recovery, the outstanding advances and other accounts is written off.

## (d) Bullion

Bullion is stated in the balance sheet at market value. All realised and unrealised gains and losses from trading in bullion are included in "Other operating income" .

## 3. 主要會計政策 (續)

## (e) 政府債券

政府債券指澳門金融管理局所發之有期債務券，本銀行有明確意圖並有能力持有此等證券至到期日。此等證券乃按票面值列賬。購買時之溢價或折讓按贖回年期作出攤銷並在資產負債表內之其他賬項列賬。

## (f) 所持存款證

所持存款證為本銀行有明確意圖並有能力持至到期日之非上市及有期證券。此等證券乃按成本值列賬，並就購買時之溢價或折讓按贖回年期作出攤銷而調整。購入存款證所產生之利息收入於損益賬內確認。

## (g) 證券投資

證券投資包括有期債務證券及股份證券。

持有至到期日債務證券指本銀行有明確意圖並有能力持有至到期日之有期債券，此等證券按成本值減除非短期性跌價準備列賬，並就購買時之溢價或折讓按贖回年期作出攤銷而調整。

## 3. Principal accounting policies (Continued)

## (e) Treasury bills

Treasury bills are debt securities issued by AMCM which the Bank has the intention and ability to hold to maturity. Treasury bills are stated at face value. The amortisation of premiums or discounts arising on acquisition over the periods to maturity is grouped under "Other liabilities" in the balance sheet. Interest earned on treasury bills is reported as interest income.

## (f) Certificates of deposit held

Certificates of deposit held are unlisted dated investments which the Bank has the intention and ability to hold to maturity. Certificates of deposit held are stated at cost adjusted for the amortisation of premiums or discounts arising on acquisition over the periods to maturity. Interest earned on certificates of deposit is reported as interest income.

## (g) Investments in securities

Investments in securities include dated debt securities and equity securities.

Investments in dated debt securities are investments which the Bank has the intention and ability to hold to maturity. These securities are stated at cost adjusted for the amortisation of premiums or discounts arising on acquisition over the periods to maturity, less provision for other than temporary diminution in value.

## 3. 主要會計政策 (續)

持有的上市股票按成本值或結算日市值兩者中較低者列賬，持有之非上市股票則按成本值減除非短期性跌價準備列賬。

## (h) 固定資產

固定資產以成本值減累計折舊後列賬，折舊以直線法於下列估計可用年限內攤銷：

永久業權 土地	毋須折舊
租約土地	按租賃期或 五十年，兩 者之較短者
樓宇	五十年
傢俬、裝修 及辦事處 設備	三至二十年
電腦設備	三至四年
汽車	五至六年

出售固定資產之收益或虧損，指出售所得收入淨額與相關資產賬面值之差額，並列入損益表內。

## (i) 經營租賃

經營租賃是指擁有資產之風險及回報實質上保留在出租公司內。經營租賃之租金扣除自出租公司收取之任何回扣款額後，於租賃期內以直線法在損益賬中扣除。

## 3. Principal accounting policies (Continued)

Investments in listed shares are stated at the lower of cost and market value at the balance sheet date. Investments in unlisted shares are stated at cost less provision for other than temporary diminution in value.

## (h) Fixed assets

Fixed assets are stated at cost less accumulated depreciation. Depreciation is calculated to write off the cost of the assets on a straight line basis over their estimated useful lives as follows:

Freehold land	Not depreciated
Leasehold land	Lesser of period of lease or 50 years
Buildings	50 years
Fixtures and furniture	3-20 years
Computer equipment	3-4 years
Motor vehicles	5-6 years

The gain or loss on disposal of a fixed asset is the difference between the net sales proceeds and the carrying amount of the relevant fixed asset, and is recognised in the profit and loss account.

## (i) Operating leases

Leases where substantially all the risks and rewards of ownership of assets remain with the leasing company are accounted for as operating leases. Rentals applicable to such operating leases net of any incentives received from the lessor are charged to the profit and loss account on a straight line basis over the lease term.

## 3. 主要會計政策 (續)

## (j) 外幣換算

以外幣為本位幣之交易，均按交易當日之匯率折算。於結算日以外幣顯示之貨幣資產與負債則按結算日之匯率折算。所有匯兌盈虧均計入損益賬內。

## (k) 或然負債

或然負債指因為已發生之事件而可能引起之責任，此等責任只能就本銀行不能完全控制之一宗或多宗未來不確定事件之出現與否才能確認。或然負債亦可能是因為已發生之事件而引致之現有責任，但由於可能不需要消耗經濟資源，或責任金額未能可靠地衡量而未有確認。

或然負債不會被確認，但會在賬目附註中披露。假若消耗資源之可能性改變導致可能出現資源消耗，此等負債將被確認為準備。

## (l) 退休金責任

本銀行為僱員提供界定供款公積金計劃及僱員退休福利計劃。

## 3. Principal accounting policies (Continued)

## (j) Translation of foreign currencies

Transactions in foreign currencies are translated at exchange rates ruling at the transaction dates. Monetary assets and liabilities expressed in foreign currencies at the balance sheet date are translated at rates of exchange ruling at the balance sheet date. All exchange differences are dealt with in the profit and loss account.

## (k) Contingent liabilities

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank. It can also be a present obligation arising from past events that is not recognised because it is not probable that an outflow of economic resources will be required or the amount of obligation cannot be measured reliably.

A contingent liability is not recognised but is disclosed in the notes to the accounts. When a change in the probability of an outflow occurs so that outflow is probable, it will then be recognised as a provision.

## (l) Pension obligations

The Bank operates a defined contribution plan and a defined benefit retirement scheme.

## 3. 主要會計政策 (續)

界定供款公積金計劃之成員須為此計劃作出相等於薪金5%的供款，而銀行則按僱員之年資作出相等於其僱員薪金5%或10%的供款。銀行作出之供款將計入該年度損益表內。根據載於澳門第6/99/M號法令守則有關退休福利計劃之要求，由二零零三年一月一日開始，將該項計劃之供款及部份前期累積供款交由獨立退休基金管理公司管理。

本銀行亦為一九九八年一月三十一日前行之僱員提供退休福利計劃，並根據澳門第6/99/M號法令守則，交由銀行以外退休基金管理公司管理。為此計劃作出之年度供款，提請澳門金融管理局同意，並將福利基金計入年度損益表內。

## (m) 現金及等同現金項目

就現金流量表而言，現金及等同現金項目指由其取得日期起計三個月內到期之款項，包括現金、銀行及其他金融機構結存、政府債券、其他合資格票據及存款證。

## 3. Principal accounting policies (Continued)

The defined contribution plan requires members of the plan to contribute 5% of their basic salary while the Bank to contribute 5% or 10% of the member's salary depending on the number of year of service of the employee concerned. The Bank's contributions to the defined contribution plan are charged to the profit and loss account in the year to which they relate. Contributions made under the defined contribution plan after 1st January 2003, the effective date of Macau Decree Law 6/99/M which sets out certain requirements of retirement schemes, together with part of the contributions made before this date, are held separately in independently administered funds.

The Bank also operates a defined benefit retirement scheme for employees with employment commenced before 31st January 1998. The scheme is administered by an external retirement fund management company in accordance with Macau Decree Law 6/99/M. Annual contributions made to the scheme, which are determined with the agreement of AMCM, are charged to the profit and loss account in the year when the contributions are made.

## (m) Cash and cash equivalents

For the purposes of the cash flow statement, cash and cash equivalents comprise balances with less than three months' maturity from the date of acquisition including cash, balances with banks and other financial institutions, treasury bills, other eligible bills and certificates of deposits.

## 賬目附註

## Notes to the Accounts

### 3. 主要會計政策 (續)

#### (n) 股息

於結算日後才建議或宣佈派發之股息應披露為結算日後事項，而不會在結算日時確認為負債。

### 4. 利息收入

存放本地監管機構存款  
存放銀行同業及其他金融  
機構  
存款證  
政府債券  
貸款及其他賬項  
債務証券投資  
客戶保證金融資  
其他

### 3. Principal accounting policies (Continued)

#### (n) Dividends

Dividends proposed or declared after the balance sheet date are disclosed as a post balance sheet event but not recognised as a liability at the balance sheet date.

### 4. Interest income

	2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
Deposits with AMCM	250	2,799
Placements with banks and other financial institutions	58,935	107,292
Certificates of deposit held	41,729	34,861
Treasury bills	14,933	46,479
Advances and other accounts	199,820	227,619
Investments in debt securities	64,112	73,493
Customer margin financing	35,796	32,122
Others	87	28
	<u>415,662</u>	<u>524,693</u>

### 5. 利息支出

銀行及其他金融機構之存款  
及結餘  
客戶存款  
客戶保證金存款  
其他

### 5. Interest expense

	2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
Deposits and balances with banks and other financial institutions	108	649
Customer deposits	144,530	174,629
Customer margin deposits	13,396	9,546
Others	77	23
	<u>158,111</u>	<u>184,847</u>



## 賬目附註

## Notes to the Accounts

6. 其他經營收入	6. Other operating income	2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
服務費及佣金收入	Fees and commission income	69,119	59,573
服務費及佣金支出	Less: fees and commission expense	(4,457)	(4,890)
服務費及佣金淨收入	Net fees and commission income	64,662	54,683
外匯業務之淨收益	Net gain from foreign exchange trading	102,591	76,869
投資業務股息收入：	Dividend income from investments in:		
- 證券投資	- Securities	2,498	1,148
- 附屬公司	- Subsidiaries	70,000	10,000
- 聯營公司	- Associates	838	762
證券投資收益	Investment income from securities	2,871	6,470
出售押品收益	Gain from disposals of repossessed assets	56,904	42,454
其他	Others	10,670	6,048
		<u>311,034</u>	<u>198,434</u>
7. 經營支出	7. Operating expenses	2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
人事費用(包括董事酬金)	Staff costs (including directors' remuneration)	129,224	114,069
房產及設備支出(不包括折舊)	Premises and equipment expense excluding depreciation:		
- 房產及設備租金	- Rental of premises and equipment	4,206	4,301
- 維修及保養	- Repair and maintenance	11,825	11,206
折舊	Depreciation	31,706	36,453
核數師酬金	Auditors' remuneration	494	453
出售押品損失	Loss from disposals of repossessed assets	2,291	26,529
其他經營支出	Other operating expenses	28,694	34,062
		<u>208,440</u>	<u>227,073</u>

## 賬目附註

## Notes to the Accounts

### 8. 呆壞貸款及其他賬項撥備

呆壞貸款及其他賬項淨撥備額

特別準備

- 新提撥
- 撥回
- 收回

一般準備

- 新提撥
- 撥回

支取損益賬淨額(附註14)

### 9. 稅項

所得補充稅按照本年度估計應課稅溢利以稅率百分之十五點七五撥出準備金(二零零三年之稅率亦為百分之十五點七五)。

所得補充稅

上年度稅項準備撥回

### 8. Charge for bad and doubtful advances and other accounts

Net charge for bad and doubtful advances and other accounts

Specific provisions

- new provisions
- releases
- recoveries

General provisions

- new provisions
- releases

Net charge to profit and loss account (Note 14)

### 9. Taxation

Complementary tax has been provided at the rate of 15.75% (2003: 15.75%) on the estimated assessable profit for the year.

Macau complementary tax

Over provisions in prior year

	2004	2003
	澳門元千元	澳門元千元
	MOP' 000	MOP' 000

	229,980	268,027
	(79,493)	(88,174)
	(39,077)	(14,128)

	111,410	165,725
--	---------	---------

	29,517	41,240
	(764)	-

	28,753	41,240
--	--------	--------

	140,163	206,965
--	---------	---------

	2004	2003
	澳門元千元	澳門元千元
	MOP' 000	MOP' 000

	24,000	15,000
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	(278)	(350)
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	23,722	14,650
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10. 股息

10. Dividend

	2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
擬派每股股息澳門元壹佰壹十元(二零零三年度：每股股息澳門元七十元)	110,000	70,000

根據二零零五年二月二十五日召開之會議，董事會通過二零零四年度派發每股澳門元壹佰壹十元股息，總額為澳門元壹億壹仟萬元。此擬派股息，並無於本賬目中列作應付股息，惟將於截至二零零五年十二月三十一日止年度列作留存盈利分配。

At a meeting held on 25th February 2005, the Board proposed to declare a dividend of MOP110 per share for the year ended 31st December 2004 amounting to MOP110 million. This proposed dividend is not reflected as a dividend payable in these accounts, but will be reflected as an appropriation of retained profits for the year ending 31st December 2005.

## 11. 庫存現金及短期資金

## 11. Cash and short-term funds

		2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
庫存現金	Cash	259,088	233,922
即期及短期通知結餘	Money at call and short notice	31,298	12,960
到期日不超過一個月之存放 銀行同業及其他金融機構 結餘	Placements with banks and other financial institutions maturing within one month	2,920,375	3,288,979
存放於澳門金融管理局 (附註)	Deposits with AMCM (Note)	359,050	344,184
		<u>3,569,811</u>	<u>3,880,045</u>

附註：按有關存款保證金法例要求，本銀行於澳門金融管理局開立之澳門幣活期賬戶的每週最低平均結餘不可少於下列各項總和的70%：

- (甲) 即期負債之3%；
- (乙) 除即期負債外，三個月以內(含三個月)到期負債之2%；
- (丙) 三個月以上到期負債之1%。

Note: According to the statutory requirement, the Bank is required to maintain a minimum deposit balance with AMCM for liquidity purpose. The required weekly average of the MOP current deposit balance should not be less than 70% of the aggregate of the following amounts:

- (a) 3% on all the liabilities which are repayable on demand;
- (b) 2% on all the liabilities which are repayable within 3 months (3 months inclusive) except for those already counted in (a);
- (c) 1% on all the liabilities which are repayable beyond 3 months.

12. 存放銀行同業及其他金融機構  
於一至十二個月到期存款12. Placements with banks and other financial institutions  
maturing between one and twelve months

	2004	2003
	澳門元千元	澳門元千元
	MOP'000	MOP'000
一至三個月	2,801,420	2,891,808
三個月以上至一年內	1,349,774	667,069
	<u>4,151,194</u>	<u>3,558,877</u>

## 13. 持有之存款證

## 13. Certificates of deposit held

	2004	2003
	澳門元千元	澳門元千元
	MOP'000	MOP'000
非上市，按攤銷成本入賬	2,028,183	1,826,010
	<u>2,028,183</u>	<u>1,826,010</u>

## 14. 貸款及其他賬項

## 14. Advances and other accounts

		2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
客戶貸款	Advances to customers	7,760,629	7,131,009
貿易票據	Trade bills	280,554	295,502
到期日超過一年之存放銀行 同業及其他金融機構結餘	Placements with banks and other financial institutions maturing over one year	-	6,183
收回押品	Repossessed assets	58,034	165,607
		<u>8,099,217</u>	<u>7,598,301</u>
減：貸款及其他賬項準備	Less: Provision for advances and other accounts	<u>(170,936)</u>	<u>(283,652)</u>
		<u>7,928,281</u>	<u>7,314,649</u>

呆壞貸款及其他賬項準備分析如下：

An analysis of provision for advances and other accounts is as follows:-

		2004		
		呆壞賬準備		
		特別準備	一般準備	總計
		Specific	General	Total
		澳門元千元 MOP'000	澳門元千元 MOP'000	澳門元千元 MOP'000
於一月一日	At 1st January	181,589	102,063	283,652
在損益賬支取 (附註8)	Charge to profit and loss account (Note 8)	111,410	28,753	140,163
年內撇賬	Amounts written off	(281,469)	(10,487)	(291,956)
收回往年已撇賬之貸款	Recoveries of advances written off in previous years	39,077	-	39,077
		<u>50,607</u>	<u>120,329</u>	<u>170,936</u>
於十二月三十一日	At 31st December	<u>50,607</u>	<u>120,329</u>	<u>170,936</u>

## 14. 貸款及其他賬項 (續)

## 14. Advances and other accounts (Continued)

		2003		
		呆壞賬準備		
		特別準備	一般準備	總計
		Specific	General	Total
		澳門元千元	澳門元千元	澳門元千元
		MOP'000	MOP'000	MOP'000
於一月一日	At 1st January	223,002	60,823	283,825
在損益賬支取 (附註8)	Charge to profit and loss account (Note 8)	165,725	41,240	206,965
年內撇賬	Amounts written off	(221,266)	-	(221,266)
收回往年已撇賬之貸款	Recoveries of advances written off in previous years	14,128	-	14,128
於十二月三十一日	At 31st December	181,589	102,063	283,652

## 15. 證券投資

## 15. Investments in securities

		2004	2003
		澳門元千元	澳門元千元
		MOP'000	MOP'000
股份證券，按成本值入賬	Equity securities, at cost		
- 上市	- Listed	3,314	3,314
- 非上市	- Unlisted	358	358
		3,672	3,672
債務證券，按攤銷成本值入賬	Debt securities, at amortised cost		
- 非上市	- Unlisted	3,123,215	2,868,309
		3,126,887	2,871,981

16. 投資附屬公司

16. Investments in subsidiaries

		2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
非上市股份，按成本值入賬	Unlisted shares, at cost	10,140	10,140

本銀行於二零零四年十二月三十一日之主要附屬公司呈列如下：

Details of the principal subsidiaries of the Bank at 31st December 2004 are as follows:

名稱 Name	註冊及成立地點 Place of incorporation and operation	主要業務 Principal activities
大豐投資發展有限公司 Companhia de Investimento Predial Triumph, Limitada	澳門 Macau	投資管理 Investment management
德記置業有限公司 Sociedade de Fomento Predial Tak Kei Lda.	澳門 Macau	物業持有 Property holding

17. 投資聯營公司

17. Investment in an associate

		2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
非上市股份，按成本值列賬	Unlisted shares, at cost	15,231	15,231

本銀行於二零零四年十二月三十一日之聯營公司如下：

Details of the associate of the Bank at 31st December 2004 are as follows:

名稱 Name	註冊及成立地點 Place of incorporation and operation	主要業務 Principal activities
聯豐亨保險有限公司 Companhia de Seguros Luen Fung Hang, S.A.R.L.	澳門 Macau	保險 Insurance



## 18. 固定資產

## 18. Fixed assets

		土地及房產 Land and building 澳門元千元 MOP' 000	傢俬、裝置 及設備 Furniture, fixtures and equipment 澳門元千元 MOP' 000	總額 Total 澳門元千元 MOP' 000
成本或估值	Cost or valuation			
於二零零四年一月一日	At 1st January 2004	589,850	339,941	929,791
增置	Additions	-	13,113	13,113
出售	Disposals	-	(11,791)	(11,791)
於二零零四年十二月三十一日	At 31st December 2004	589,850	341,263	931,113
累計折舊	Accumulated depreciation			
於二零零四年一月一日	At 1st January 2004	167,805	308,211	476,016
本年度折舊	Charge for the year	15,356	16,350	31,706
出售	Disposals	-	(11,787)	(11,787)
於二零零四年十二月三十一日	At 31st December 2004	183,161	312,774	495,935
賬面淨值	Net book value			
於二零零四年十二月三十一日	At 31st December 2004	406,689	28,489	435,178
於二零零三年十二月三十一日	At 31st December 2003	422,045	31,730	453,775

## 19. 其他資產

## 19. Other assets

		2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
應收利息	Accrued interests	65,558	46,885
應收款項	Accounts receivable	373,602	335,058
其他	Others	10,686	10,432
		449,846	392,375

## 賬目附註

## Notes to the Accounts

### 20. 客戶存款

往來存款  
儲蓄存款  
定期及通知存款

### 20. Deposits from customers

	2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
Current accounts	1,223,959	914,016
Savings deposits	8,727,020	7,007,192
Time and call deposits	12,696,018	14,218,285
	<u>22,646,997</u>	<u>22,139,493</u>

### 21. 其他負債

應付賬項  
應付利息  
應付所得補充稅  
保證金存款  
本票  
其他應付賬項

### 21. Other liabilities

	2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
Accounts payable	24,742	37,950
Interest payable	28,200	20,701
Tax payable	24,000	15,000
Guarantee deposits	55,588	56,232
Cashier orders	57,182	26,485
Other payables	103,511	84,163
	<u>293,223</u>	<u>240,531</u>

### 22. 股本

已註冊、發行並繳足：  
1,000,000股（2003：  
1,000,000股）每股  
澳門元1,000元

### 22. Share capital

	2004 澳門元千元 MOP' 000	2003 澳門元千元 MOP' 000
Authorised, issued and fully paid:		
1,000,000 shares (2003: 1,000,000 shares) of MOP1,000 each	1,000,000	1,000,000
	<u>1,000,000</u>	<u>1,000,000</u>

## 23. 儲備金

## 23. Reserves

## Movements in reserves are as follows:

		保留盈餘 Retained profits 澳門元千元 MOP'000	一般儲備金 General reserve 澳門元千元 MOP'000	法定儲備金 Statutory reserve 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
於二零零四年一月一日	At 1st January 2004	90,758	312,150	514,255	917,163
本年度溢利	Profit for the year	196,351	-	-	196,351
派發二零零三年度股息	2003 dividend paid	(70,000)	-	-	(70,000)
結轉	Transfer	(20,600)	11,500	9,100	-
於二零零四年十二月三十一日	At 31st December 2004	196,509	323,650	523,355	1,043,514
		保留盈餘 Retained profits 澳門元千元 MOP'000	一般儲備金 General reserve 澳門元千元 MOP'000	法定儲備金 Statutory reserve 澳門元千元 MOP'000	合計 Total 澳門元千元 MOP'000
於二零零三年一月一日	At 1st January 2003	77,138	302,850	506,545	886,533
本年度溢利	Profit for the year	90,630	-	-	90,630
派發二零零二年度股息	2002 dividend paid	(60,000)	-	-	(60,000)
結轉	Transfer	(17,010)	9,300	7,710	-
於二零零三年十二月三十一日	At 31st December 2003	90,758	312,150	514,255	917,163

## 23. 儲備金 (續)

一般儲備金乃本銀行從每年所獲溢利中撥出金額設立之可分配儲備金，所撥出之金額由董事會建議，並於股東週年大會通過後於賬目反映。

法定儲備金乃本銀行根據澳門銀行條例從每年所獲溢利中撥出金額設立之不可分配之儲備金。所撥出之金額不得少過每年除稅後溢利之百分之二十，直至儲備金相等於本銀行已發行股本之百分之五十。此後，則從每年除稅後溢利中撥出百分之十，直至儲備金額相等於本銀行之發行股本為止。所撥出之金額於股東週年大會通過後於賬目反映。

## 23. Reserves (Continued)

The general reserve is a distributable reserve set aside from profit each year. The amount to set aside is recommended by the board of directors and is reflected in the accounts in the year when the reserve transfer is approved at the Annual General Meeting.

The statutory reserve is a non-distributable reserve set aside from profit each year in accordance with the Financial System Act of Macau which provides that an amount of not less than twenty percent of the profit after taxation be set aside each year until the reserve reaches fifty percent of the Bank's issued share capital and thereafter at ten percent of the profit after taxation each year until the reserve is equal to the Bank's issued share capital. The amount set aside is reflected in the accounts in the year when the reserve transfer is approved at the Annual General Meeting.

## 24. 現金流量表附註

(a) 經營溢利與除稅前經營現金之(流出)/流入對賬

## 24. Notes to cash flow statement

(a) Reconciliation of operating profit to operating cash (outflow)/inflow before taxation:

	2004 澳門元千元 MOP'000	2003 澳門元千元 MOP'000
經營溢利	219,982	104,242
呆壞賬撥備		
折舊	140,163	206,965
股息收入	31,706	36,453
貴金屬之增加	(73,336)	(11,910)
原到期日超過三個月之 銀行及其他金融機構存 款增加	(13)	(225)
原到期日超過三個月之 存款證之增加	(1,264,181)	(7,869)
原到期日超過三個月之 政府債券之減少/(增加)	(202,172)	(485,569)
已撇賬之貸款扣除收回 款項	398,500	(15,500)
貸款及其他賬項之(增 加)/減少	(252,879)	(207,138)
原到期日超過三個月之 證券投資之增加	(507,570)	46,865
其他資產之增加	(254,906)	(259,046)
客戶存款之增加	(57,471)	(116,991)
其他負債之增加/(減少)	507,504	1,629,747
	43,692	(222,833)
除稅前經營現金之(流 出)/流入	<u>(1,270,981)</u>	<u>697,191</u>

24. 現金流量表附註 (續)

(b) 現金及等同現金項  
目結存分析

庫存現金  
即期及短期通知結餘  
存放於澳門金融管理局  
原到期日在三個月內  
之銀行及其他金融  
機構存款  
原到期日在三個月內  
之政府債券  
原到期日在三個月內  
之銀行及其他金融機  
構之存款及結餘

24. Notes to cash flow statement (Continued)

(b) Analysis of balances of cash and cash equivalents:

	2004	2003
	澳門元千元	澳門元千元
	MOP' 000	MOP' 000
Cash	259,088	233,922
Money at call and short notice	31,298	12,960
Deposits with AMCM	359,050	344,184
Placements with banks and other financial institutions with original maturity within three months	4,069,675	5,116,797
Treasury bills with original maturity within three months	2,319,000	2,590,000
Deposits and balances of banks and other financial institutions with original maturity within three months	(42,995)	(7,361)
	<u>6,995,116</u>	<u>8,290,502</u>

25. 或然負債

於二零零四年十二月三十一日，本銀行有關開出信用証及擔保書之或然負債約為澳門元502,153,000元（二零零三年：澳門元約290,221,000元）。本銀行於正常業務中亦有因外匯買賣合約產生之相應承擔。

25. Contingent liabilities

As at 31st December 2004, the Bank had contingent liabilities in respect of letters of credit and other guarantees issued amounting to approximately MOP502,153,000 (2003: MOP290,221,000). There were also commitments in respect of outstanding foreign exchange contracts entered in the normal course of business.

**26. 資本承擔**

本銀行未於賬目中撥備之資本承擔金額如下：

已批准及簽約但未撥備

以上資本承擔大部份為將購入之電腦設備及軟件。

**27. 控股公司**

本銀行之控股公司為根據中華人民共和國法律成立之國有商業銀行 - 中國銀行。

**28. 財務報表通過**

賬項已於二零零五年二月二十五日由董事會通過。

**26. Capital commitments**

The Bank has the following outstanding capital commitments not provided for in the accounts:

	2004	2003
	澳門元千元	澳門元千元
	MOP'000	MOP'000
Expenditure contracted but not provided for	6,887	6,698
	<u>6,887</u>	<u>6,698</u>

The above capital commitments mainly relate to the purchase of computer equipment and software.

**27. Holding company**

The holding company is Bank of China, a state-owned commercial bank established under the laws of The People's Republic of China.

**28. Approval of accounts**

The accounts were approved by the board of directors on 25th February 2005.

董事會

Board of Directors

董事長	:	馮嘉鏊	Chairman	:	Fung Ka York
副董事長	:	何厚鏗	Vice-Chairman	:	Howard H. H. Ho
常務董事	:	張鴻義	Executive Directors	:	Zhang Hongyi
		龍榮深			Long Rongshen
		何厚鏜			Ho Hao Tong
		陸永根			Sio Ng Kan
董事	:	傅日光	Directors	:	Fu Iat Kong
		何厚炤			Ho Hao Chio
		蔡曉峰			Cai Xiaofeng
		何厚榮			Ho Hao Veng
		馬秀立			Ma Sao Lap
秘書	:	梁錦堃	Secretary	:	Leong Kam Kuan

監事會

Supervisory Committee

主席	:	何楚盈	Chairman	:	Ho Cho Ieng
委員	:	黃玉鵬	Members	:	Vong Iok Pang
		陳曉新			Chen Xiaoxin

總經理部

Management

總經理	:	龍榮深	General Manager	:	Long Rongshen
副總經理	:	陸永根	Deputy General-Managers	:	Sio Ng Kan
		馬秀立			Ma Sao Lap
		王五宝			Wang Wubao
		徐繼昌			Chui Kai Cheong
助理總經理	:	歐陽耀光	Assistant General-Managers	:	Au Ieong Iu Kong
		湯大馬			Tang Dama
		梁錦堃			Leong Kam Kuan

核數師	:	羅兵咸永道 會計師事務所	Auditors	:	Lowe Bingham & Matthews - PricewaterhouseCoopers
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法律顧問	:	歐安利大律師	Legal Adviser	:	Dr. Leonel Alves
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## 1. 總行

地址：澳門新口岸宋玉生廣場418號  
大豐銀行總行大廈

電話：322323  
電報掛號：3234  
電傳：88212 TFUNG OM  
傳真：570737  
SWIFT：TFBLMOMX  
網址：<http://www.taifungbank.com>

## 2. 新橋分行

地址：澳門鏡湖馬路111-A號  
電話：257177, 257178

## 3. 寶翠分行

地址：澳門海灣南街165-179號  
電話：559437

## 4. 紅街市分行

地址：澳門高士德馬路120號  
電話：333979, 210741

## 5. 黑沙灣分行

地址：澳門黑沙灣祐漢新邨第一街21號  
電話：571112

## 6. 荷蘭園分行

地址：澳門荷蘭園正街43號  
電話：532468

## 7. 十月初五街分行

地址：澳門十月初五街83號  
電話：920871

## 8. 葡京酒店分行

地址：澳門葡京酒店新翼地下商場  
電話：565651, 567675

## 9. 台山分行

地址：澳門台山新街13-15號  
電話：400248

## 10. 渡船街分行

地址：澳門渡船街4-F號  
電話：358272

## 11. 高士德分行

地址：澳門高士德馬路68-C號  
電話：346484, 346706

## 1. HEAD OFFICE

Add.：Tai Fung Bank Headquarters Building,  
418, Alameda Dr. Carlos d'Assumpção  
Macau

Tel.：322323  
Cable Address：3234  
Telex：88212 TFUNG OM  
Fax：570737  
SWIFT：TFBLMOMX  
Website：<http://www.taifungbank.com>

## 2. SUN KIU BRANCH

Add.：111-A, Estrada do Repouso, Macau  
Tel.：257177, 257178

## 3. POU CHOI BRANCH

Add.：Rua da Bacia Sul nos. 165 e 179, Macau  
Tel.：559437

## 4. HUNG KAI SI BRANCH

Add.：120, Avenida de Horta e Costa, Macau  
Tel.：333979, 210741

## 5. HAK SHA WAN BRANCH

Add.：21, Rua Um do Bairro Iao Hon, Macau  
Tel.：571112

## 6. HO LAN UN BRANCH

Add.：43, Avenida do Conselheiro Ferreira de  
Almeida, Macau  
Tel.：532468

## 7. SUP YUET CHIO NG KAI BRANCH

Add.：83, Rua de Cinco de Outubro, Macau  
Tel.：920871

## 8. HOTEL LISBOA BRANCH

Add.：Ala Nova do Hotel Lisboa r/c., Macau  
Tel.：565651, 567675

## 9. TOI SAN BRANCH

Add.：13-15, Rua Nova de Toi San, Macau  
Tel.：400248

## 10. TOU SUEN KAI BRANCH

Add.：4-F, Rua da Barca, Macau  
Tel.：358272

## 10. KOU SI TAK BRANCH

Add.：68-C, Avenida de Horta e Costa, Macau  
Tel.：346484, 346706

## 總行及分行(續)

### 12. 筷子基分行

地址：澳門白朗古將軍大馬路43號  
電話：260453

### 13. 百老匯分行

地址：澳門水坑尾街238號  
電話：302418, 353406

### 14. 下環分行

地址：澳門李嘉祿街5號  
電話：938147

### 15. 祐漢分行

地址：澳門黑沙灣祐漢新邨第八街121號  
電話：439720

### 16. 新口岸分行

地址：澳門宋玉生廣場604號  
電話：706283, 706284

### 17. 南灣分行

地址：澳門南灣大馬路421號  
電話：335086, 335088

### 18. 利添分行

地址：澳門黑沙灣馬路42-D號  
電話：515922

### 19. 廣華新邨分行

地址：澳門東北大馬路358號  
電話：764135

### 20. 新馬路分行

地址：澳門新馬路296號  
電話：378229

### 21. 氹仔分行

地址：澳門氹仔柯維納馬路390-400號  
南新花園第一期S.T.U.V. 舖  
電話：820223

### 22. 金龍酒店分行

地址：澳門新口岸馬六甲街金龍酒店  
地下大堂  
電話：727626

## Head Office and Branches (Continued)

### 12. FAI CHI KEI BRANCH

Add. : 43, Avenida do General Castelo Branco,  
Macau  
Tel. : 260453

### 13. BROADWAY BRANCH

Add. : 238, Rua do Campo, Macau  
Tel. : 302418, 353406

### 14. HA WAN BRANCH

Add. : 5, Rua de João Lecáros, Macau  
Tel. : 938147

### 15. IAO HON BRANCH

Add. : 121, Rua Oito do Bairro Iao Hon, Macau  
Tel. : 439720

### 16. SAN HAU NGON BRANCH

Add. : 604, Alameda Dr. Carlos d'Assumpção,  
Macau  
Tel. : 706283, 706284

### 17. PRAIA GRANDE BRANCH

Add. : 421, Avenida da Praia Grande, Macau  
Tel. : 335086, 335088

### 18. LEI TIM BRANCH

Add. : 42-D, Estrada da Areia Preta, Macau  
Tel. : 515922

### 19. KWONG WA SAN CHUEN BRANCH

Add. : 358, Avenida do Nordeste, Macau  
Tel. : 764135

### 20. AVENIDA ALMEIDA RIBEIRO BRANCH

Add. : 296, Avenida de Almeida Ribeiro,  
Macau  
Tel. : 378229

### 21. TAIPA BRANCH

Add. : 390-400, Estrada Governador Albano de  
Olveira, Taipa, Macau  
Tel. : 820223

### 22. HOTEL GOLDEN DRAGON BRANCH

Add. : Rua de Malaca, Hotel Golden Dragon  
R/C  
Tel. : 727626

