



The Macau Chinese Bank Ltd.

澳門華人銀行股份有限公司

Prepared as per

AMCM's guidelines dated 16/11/2012 (Circular no.026/B/2012-DSB/AMCM)

財務訊息披露是根據金管局於16/11/2012發出的指引（傳閱文件第026/B/2012-DSB/AMCM號）而制定

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## **The Macau Chinese Bank Limited**

### **Disclosure of Financial Information**

**For first-half-yearly ended 30 June 2019 (unaudited)**

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## 1. Balance Sheet

### BALANCE SHEET FOR FIRST-HALF-YEARLY ENDED 30TH JUNE 2019

資產負債表  
截止二零一九年六月三十日

MOP  
澳門元

Assets 資產	Gross Assets 資產總額	Provision Amortization and Depreciation 備用金,折舊和減值	Net Assets 資產淨額
Cash 現金	87,192,844.48		87,192,844.48
Deposit with AMCM AMCM存款	132,867,049.30	-	132,867,049.30
Accounts receivables 應收賬項			
Current deposits with local credit institutions 在本地之其他信用機構活期存款	841,495,876.95	-	841,495,876.95
Current deposits with foreign credit institutions 在外地之其他信用機構活期存款	258,867,461.63	-	258,867,461.63
Gold and Silver 金、銀			
Other current assets 其他流動資產			
Loans and advances to customers 放款	5,113,563,117.01	35,142,435.36	5,078,420,681.65
Placements with local credit institutions 在本澳信用機構拆放	2,576,619,000.00	-	2,576,619,000.00
Call and time deposits with overseas credit institutions 在外地信用機構之通知及定期存款	313,001,500.00	-	313,001,500.00
Shares, bonds and equity 股票、債券及股權	220,196,840.89	-	220,196,840.89
Application of resources consigned to the Bank 承銷資金投資			
Debtors 債務人	102,457,442.40	-	102,457,442.40
Other investments 其他投資			
Financial investment 財務投資			
Immovable properties 不動產	210,999,861.72	1,458,588.32	209,541,273.40
Equipments 設備	56,245,227.22	19,462,116.23	36,783,110.99
Deferered expenses 遞延費用			
Organization expenses 開辦費用			
Immovable properties in progress 未完成不動產			
Other fixed assets 其他固定資產			
Internal and adjustment accounts 內部及調整賬	42,530,672.94	-	42,530,672.94
Total 總額	9,956,036,894.54	56,063,139.91	9,899,973,754.63

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## 1. Balance Sheet(continued)

### BALANCE SHEET FOR FIRST-HALF-YEARLY ENDED 30TH JUNE 2019

資產負債表  
截止二零一九年六月三十日

MOP  
澳門元

Liabilities 負債	Sub-total 小結	Total 總額
Current deposits 活期存款	850,471,794.28	
Call deposits 通知存款		
Time deposits 定期存款	7,829,083,019.50	
Deposits from public sectors 公共機構存款	367,148,435.11	9,046,703,248.89
Placement from local credit institutions 本地信用機構資金		
Placement from other local entities 其他本地機構資金		
Foreign currency debts 外幣借款	46,350,000.00	
Debentures 債券借款		
Creditors of applications & resources consigned to the Bank 承銷資金債權人		
Cheques and bills payable 應付支票及票據	2,592,443.02	
Creditors 債權人	29,211,499.03	
Other liabilities 各項負債	-	78,153,942.05
Internal and adjustment accounts 內部及調整賬		73,665,808.95
Provision for risks 各項風險備用金		10,596,543.00
Capital 股本	390,000,000.00	
Legal reserve 法定儲備	43,582,090.79	
Self-constituted reserve 自定儲備		
Revaluation reserve 重估儲備	37,021,064.88	
Other reserves (See note listed below) 其他儲備(附註)	42,701,972.00	513,305,127.67
Retained earnings 歷年營業結果	151,516,527.26	
Profit for the year 本年營業結果	26,032,556.81	177,549,084.07
Total 總額		9,899,973,754.63

Note: "Other reserves" including an additional provision for MOP42,701,972 on different risks provided in accordance with circular No. 18/93-AMCM of Monetary Authority of Macao

備註: - "其他儲備" 項目內包含一筆按照金融管理局第18/93-AMCM號公告規定而增撥之各項風險備用金, 金額為澳門元42,701,972元。

## 2. Profit & Loss Account

### PROFIT AND LOSS ACCOUNT FOR FIRST-HALF-YEARLY ENDED 30TH JUNE 2019

#### 損益表

截止二零一九年六月三十日

Debit 借方	Amount 金額	Credit 貸方	MOP 澳門元 Amount 金額
Costs of credit operations 負債業務成本	73,826,079.83	Income from credit operations 資產業務收益	126,125,407.04
Personnel costs 人事費用		Income from banking services 銀行服務收益	12,510,506.36
Remuneration of Board of Directors and Supervisory Committee 董事及監察會開支	150,000.00	Income from other banking operations 其他銀行業務收益	9,415,767.46
Employee salaries and wages 職員開支	21,899,469.31	Income from securities and equity investments 證券及財務投資收益	99,796.15
Staff benefit 固定職員福利		Other banking income 其他銀行收益	168,650.49
Other personnel costs 其他人事費用		Income from non-banking operations 非正常業務收益	501,822.00
Cost of third party supply 第三者作出之供應	807,483.66	Operation loss 營業損失	
Cost of third party services 第三者提供之勞務	11,162,660.08		
Other banking costs 其他銀行費用	820,582.74		
Taxation 稅項	434,000.00		
Cost of non-banking operations 非正常業務費用	4,400.00		
Depreciation allowances 折舊撥款	4,836,964.15		
Provision allowances 備用金之撥款	1,928,715.92		
Operating profit 營業利潤	32,951,593.81		
Total 總額	148,821,949.50	Total 總額	148,821,949.50

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## 2. Profit & Loss Account (continued)

### PROFIT AND LOSS ACCOUNT FOR FIRST-HALF-YEARLY ENDED 30TH JUNE 2019

損益表

截止二零一九年六月三十日

Debit 借方	Amount 金額	Credit 貸方	MOP 澳門元 Amount 金額
Operating loss 營業損失		Operating profit 營業利潤	32,951,593.81
Loss related to previous year 歷年之損失		Profit related to previous year 歷年之利潤	
Exceptional loss 特別損失		Exceptional profits 特別利潤	700,000.00
Profit tax provision 營業利潤之稅項撥款		Provision used up 備用金之使用	
Additional provision in accordance with Financial System Act 根據金融體系法律制度增撥的備用金	7,619,037.00		
Profit for the year 營業結果	26,032,556.81		
TOTAL 總額	33,651,593.81	TOTAL 總額	33,651,593.81

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### 3. Off-balance-sheet Exposures other than Derivatives Transactions

**BALANCE SHEET**  
**FOR FIRST-HALF-YEARLY ENDED 30TH JUNE 2019**

資產負債表  
截止二零一九年六月三十日

MOP  
澳門元

Memorandum Items 備查賬	Amount 金額
Values received for custody 代客保管賬	
Values received for collection 代收賬	
Values as collateral 抵押賬	4,530,965,666.88
Bank guarantees 保證及擔保付款	376,714,931.08
Letters of credit issued 信用狀	4,472,859.82
Acceptances 承兌匯票	
Values deposited by the Bank as collateral 代付保證金	
Forward exchange contracts - purchases 期貨買入	
Forward exchange contracts - sales 期貨賣出	
Other memorandum items 其他備查賬	



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#### 4. List of Shareholders with Qualifying Holdings

SHAREHOLDERS:

Nam Yue (Group) Company Limited (Incorporated in Macau) (56%)

Winwise Holdings Limited (Incorporated in Hong Kong) (20%)

Wong Garrick Jorge Kar Ho (15%)

Yang Jun (9%)

## 5. Names of the Members of the Company Boards

### SHAREHOLDERS'S GENERAL MEETING:

Zhou Xingting (On behalf of Nam Yue (Group) Company Limited)

Lee Luen Wai, John (On behalf of Winwise Holdings Limited)

Wong Garrick Jorge Kar Ho

Yang Jun

Secretary: Yau Wai Chu

### SUPERVISORY BOARD:

Chairman: Tang Yuhong (Resigned on April 15, 2019)

Zhou Hao (Appointed on April 15, 2019)

Members: Chan Nim Leung, Leon

CSC & Associados-Sociedade de Auditores (Reperesented by Mr. Chui Sai Cheong)

### BOARD OF DIRECTORS:

Chairman: Ye Shaokun

Executive Director: Yau Wai Chu

Directors: Chan Tat Kong

Ng Tai Chiu, David

Wong Garrick Jorge Kar Ho

Yang Jun

Cheng Sai Chong

Secretary: Cheng Sai Chong

## 6. Cash Flow Statement

	(unaudited)
	ended
	30 June 2019
	MOP
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
Profit before tax	26,032,557
Adjustments for:	
Depreciation	4,836,964
Amortisation of discount on debt securities	82,018
Unrealised foreign exchange differences relating to available-for-sale securities	(347,769)
Impairment allowances (reversed)/provided for impaired assets, net	9,547,753
Changes in fair value of investment properties	(700,000)
Loss/(gain) on disposals of available-for-sale investments	(73,417)
	<u>39,378,106</u>
Increase in loans and advances to customers	(573,659,735)
Decrease/(increase) in receivables and other assets	(102,327,542)
Decrease in deposits from other banks	(236,032,000)
Increase in deposits from customers	3,439,000,432
Increase in payables and other liabilities	17,786,386
Net cash flows from operating activities	<u>2,584,145,648</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	
Purchase of a held-to-maturity investment	-
Purchases of available-for-sale securities	(141,491,000)
Purchases of items of property and equipment	(3,826,481)
Proceeds from disposal of available-for-sale investments	16,507,504
Net cash flows from/(used in) investing activities	<u>(128,809,977)</u>

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## 6. Cash Flow Statement (continued)

	(unaudited)
	ended
	30 June 2019
	MOP
NET INCREASE IN CASH AND CASH EQUIVALENTS	2,455,335,671
Cash and cash equivalents at beginning of year	1,754,708,061
CASH AND CASH EQUIVALENTS AT END OF JUNE	<u>4,210,043,732</u>
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS	
Cash and balances with banks	1,187,556,183
Deposits with Monetary Authority	132,867,049
Placements with other banks with original maturity within three months	<u>2,889,620,500</u>
	<u>4,210,043,732</u>



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## **7. Derivatives Transactions**

-NIL-

## 8. Related Party Transactions

### Quantitative- Transactions and Outstanding Balances

#### RELATED PARTY TRANSACTIONS

(a) During the six months ended 30 Jun 2019 and as at the end of reporting period, the Bank had the following material transactions and balances with related parties:

Notes	For the six months ended 30 Jun 2019 MOP
Received/receivable from or (paid)/ (payable) to related companies:	
(1) Fee income	21,630
(2) Loans and advances	62,109,000
(3) Rental expenses	1,198,920
Deposits from customers:	
Directors of the Bank	<u>18,217,535</u>
Members of key management of the Bank	<u>1,667,676</u>
Related companies	<u>102,933,079</u>

## 8. Related Party Transaction(continued)

### Quantitative- Transactions and Outstanding Balances

#### RELATED PARTY TRANSACTIONS

Notes:

(1) Fee income was charged based on the actual costs incurred for the handling of administration work.

(2) Balance represented a loan to a related company.

(3) Balance represented rental expenses paid for the lease of office properties.

(b) Compensation of key management personnel of the Bank

For the six months

Ended 30 Jun 2019

MOP

Short term employee benefits

2,351,680

In the opinion of the directors, these balances and transactions were undertaken on terms similar to those offered to unrelated customers in the ordinary course of business.

## 9. Capital

### (1) Quantitative-components of own funds & solvency ration

#### (a) Issued Capital

As at 30 June 2019

MOP

Authorised

5,000,000 shares of MOP100 each

500,000,000

Issued and fully paid:

3,900,000 shares of MOP100 each

390,000,000

#### (b) Components of own funds

As at 30 June 2019

'000MOP

EQUITY

Issued capital

390,000

Legal reserve

43,582

General Provision

53,299

Retained profits

151,517

Total equity

638,398

(c) Capital Adequacy Ratio = 12.19 %

(d) Operational Risk Adjusted Solvency Ratio:

Own Funds	Weighted Operational Risk Exposures	Weighted Credit Risk Exposures	Weighted Market Risk Exposures	Operation Risk Adjusted Solvency Ratio (%)
(A)	(B)	(C)	(D)	(A)/[(B)+(C)+(D)]
638,862.78	194,758.02	5,008,964.91	37,621.00	12.19%



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## **9. Capital (continued)**

### **(2) Quantitative – capital adequacy ratio of consolidated group and its significant bank subsidiaries**

-Not applicable-

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## 10. Credit Risk

### Quantitative

#### - Maturity Analysis

The six months ended 30 Jun 2019

	On demand '000MOP	3 months or less '000MOP	1 year or less but over 3 months '000MOP	5 years or less but over 1 year '000MOP	Over 5 year '000MOP	within an indefinite period '000MOP	Total '000MOP
<b>Financial assets</b>							
Cash and balances with banks	1,187,556	-	-	-	-	-	1,187,556
Deposits with Monetary Authority	132,867	-	-	-	-	-	132,867
Placements with other banks	-	2,889,621	-	-	-	-	2,889,621
Loans and advances to customers	649,379	1,556,097	378,777	804,906	1,724,404	-	5,113,563
Financial assets included in receivables and other assets	81,595	57,740	3,377	1,732	544	-	144,988
Available-for-sale-securities	-	-	8,263	52,790	5,267	103,876	170,196
Held-to-maturity investment	-	-	-	50,000	-	-	50,000
	<u>2,051,397</u>	<u>4,503,458</u>	<u>390,417</u>	<u>909,428</u>	<u>1,730,215</u>	<u>103,876</u>	<u>9,688,791</u>
<b>Financial liabilities</b>							
Deposits from other banks	-	-	46,350	-	-	-	46,350
Deposits from customers	850,472	2,792,052	4,618,569	785,604	6	-	9,046,703
Financial liabilities included payables and other liabilities	-	2,592	78,826	-	-	-	81,418
	<u>850,472</u>	<u>2,794,644</u>	<u>4,743,745</u>	<u>785,604</u>	<u>6</u>	<u>-</u>	<u>9,174,471</u>
Net liquidity gap	<u>1,200,925</u>	<u>1,708,814</u>	<u>(4,353,328)</u>	<u>123,824</u>	<u>1,730,209</u>	<u>103,876</u>	<u>514,320</u>

## 10. Credit risk (continued)

### - Industry distribution of Loan and Advances

	As at 30 June 2019		
	'000MOP		
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Specific Provisions
Mining industries	39,140		
Manufacturing industries	278,637		
Electricity, gas and water	81,885		
Construction and public works	982,996	1,618	1,618
Wholesale and retail trade	778,955	62,701	31,800
Restaurants, hotels and similar	57,088	41	41
Non-monetary financial institutions	171,804		
Information technology	202,064		
Other industries	1,202,483	8,707	
Personal loans	1,318,511	55,307	1,683
<b>Total</b>	<b>5,113,563</b>	<b>128,374</b>	<b>35,142</b>

### - Geographical distribution

#### (a) Geographical distribution of Loans and Advances

	As at 30 June 2019		
	'000MOP		
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Specific Provisions
Macau SAR	2,845,192	97,474	35,142
Hong Kong SAR	621,578		
China, People's Republic	1,144,054	30,900	
United Kingdom	87,383		
Cayman Islands	60,310		
Singapore	36,050		
Virgin Islands, British	318,996		
<b>Total</b>	<b>5,113,563</b>	<b>128,374</b>	<b>35,142</b>

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## 10. Credit risk (continued)

### - Geographical distribution

#### (b) Geographical analysis of investments in debt securities

Region	As at 30 June 2019 '000MOP
Macau SAR	
Of which:	
– Banks	50,000
– Government/Public sectors	
– Others	
Hong Kong SAR	
Of which:	
– Banks	
– Government/Public sectors	
– Others	37,250
Luxembourg	
Of which:	
– Banks	
– Government/Public sectors	
– Others	23,380
France	
Of which:	
– Banks	2,617
– Government/Public sectors	
– Others	
United Kingdom	
Of which:	
– Banks	2,650
– Government/Public sectors	
– Others	
Cayman Islands	
Of which:	
– Banks	
– Government/Public sectors	
– Others	104,299
<b>TOTAL</b>	<b>220,196</b>

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## 10. Credit risk (continued)

### - Analysis of past due assets

Loans and advances to non-bank customers

	As at 30 June 2019	
	'000MOP	
	Gross amount of overdue loans	% of total loans
Gross advances to customers which have been overdue for:		
- 3 months or less	22,752.00	0.44%
- 6 months or less but over 3 months	33,167.00	0.65%
- 1 year or less but over 6 months	43,015.00	0.84%
- over 1 year	52,192.00	1.02%
Total	<u>151,126.00</u>	<u>2.96%</u>

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## 11. Market risk

### Quantitative

- Please refer to:
- Interest rate risk
  - Foreign exchange risk
  - Equity position risk
  - Commodity risk

## 12. Interest Rate Risk

### Quantitative – Increase/Decline in Earnings or Economic Value on Rate Shocks

The following table demonstrates, in accordance 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 shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies.

	As at 30 June 2019
	'000MOP
Currencies	
MOP	93,791
HKD	107,059
USD	(38,746)
CNY	(1,392)
Impact on economic value to own funds ratio	14.68%

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### 13. Foreign Exchange Risk

#### Total Net Long and Net Short Position in Foreign Currencies

(a) Analysis for the net long/(short) position of currencies other than MOP:

	As at 30 June 2019
	<u>'000MOP Equivalent</u>
HKD	(239,903)
CNY	84
USD	(1,965)
Others	114

(b) The position of over or equal to 10% total foreign currencies

	As at 30 June 2019		
	Spot Assets	Spot Liabilities	Net Position
	'000MOP	'000MOP	'000MOP
HKD	-	(239,903)	(239,903)

(c) Forward sales position

-NIL-



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#### **14. Equity position risk**

-Not applicable-

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## 15. Commodity risk

-NIL-

## 16. Liquidity Risk

### Quantitative

(a) Average weekly liquidity	For the six months Ended 30 June 2019 <u>(‘000 MOP)</u>
Minimum requirement of cash in hand	101,094
Average weekly amount of cash in hand	185,951

The average weekly liquidity is calculated as per deposits according to AMCM's requirement (e.g. 3% on demand, 2% on less than 3 months and 1% on beyond 3 months)

(b) Average Specified liquid assets	For the six months Ended 30 June 2019 <u>(‘000 MOP)</u>
Specified liquid assets	3,254,421
Basic liabilities	6,573,677
Ratio of solvency assets to basic liabilities	49.51%

(c) Average liquidity ratio	For the six months Ended 30 June 2019
One-month liquidity ratio	157%
Three-month liquidity ratio	88%

## 17. Other Information

### Operating Lease Commitments

#### (a) As Lessor

At the end of reporting period, the Bank had total future minimum lease receivables under non-cancellable operating leases with its tenant falling due as follows:

	Ended 30 June 2019
	MOP
Within one year	5,620,356
In the second to fifth years, inclusive	<u>9,367,260</u>
	<u><u>14,987,616</u></u>

#### (b) As Lessee

At the end of reporting period, the Bank had total future minimum lease payments under non-cancellable operating leases falling due as follows:

	Ended 30 June 2019
	MOP
Within one year	9,400,320
In the second to fifth years, inclusive	<u>18,683,235</u>
	<u><u>28,083,555</u></u>