



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

The Macau Chinese Bank Limited

Disclosure of Financial Information

For first-half-yearly ended 30 June 2020

Index for Disclosure of Financial Information	Page No.
1. Balance Sheet	4-5
2. Profit & Loss Account	6-7
3. Off-balance-sheet Exposures other than Derivatives Transactions	8
4. List of shareholders with Qualifying Holdings	9
5. Names of the Members of the Company Boards	10
6. Cash Flow Statement	11-12
7. Derivatives Transactions	13
8. Related Party Transactions Quantitative - Transactions and Outstanding Balances	14-15
9. Capital	16-18
(1) Quantitative - Components of own Funds & Solvency Ratio	
(2) Quantitative - Capital Adequacy Ratio of Top Consolidated Group & its Significant Bank Subsidiaries	
10. Credit Risk	19-22
Quantitative	
(1) Maturity Analysis	
(2) Industry Distribution	
(3) Geographic Distribution	
(4) Past Due Assets	

11. Market risk	23
Quantitative-capital requirements for interest rate risk, equity position risk, foreign exchange risk and commodity risk	
12. Interest Rate Risk	24
Quantitative - Increase/Decline in Earnings or Economic Value on Rate Shocks	
13. Foreign Exchange Risk	25
Quantitative - Total Net Long and Net Short Positions in Foreign Currencies	
14. Equity position risk	26
15. Commodity risk	27
16. Liquidity Risk	28
17. Other Information	29
18. Notes	30

1. Balance Sheet

BALANCE SHEET

AS AT 30 JUNE 2020

資產負債表

於二零二零年六月三十日

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	126,757,611.61	-	126,757,611.61
Deposit with AMCM AMCM存款	1,276,345,701.26	-	1,276,345,701.26
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	207,876,128.42	-	207,876,128.42
Current deposits with foreign credit institutions 在外地之其他信用機構活期存款	300,555,697.65	-	300,555,697.65
Gold and Silver 金、銀	-	-	-
Other current assets 其他流動資產	-	-	-
Loans and advances to customers 放款	5,849,821,894.46	5,738,164.72	5,844,083,729.74
Placements with local credit institutions 在本澳信用機構拆放	2,579,762,000.00	-	2,579,762,000.00
Call and time deposits with overseas credit institutions 在外地信用機構之通知及定期存款	735,655,120.00	-	735,655,120.00
Shares, bonds and equity 股票、債券及股權	650,637,249.29	-	650,637,249.29
Application of resources consigned to the Bank 承銷資金投資	-	-	-
Debtors 債務人	27,565,286.87	-	27,565,286.87
Other investments 其他投資	-	-	-
Financial investment 財務投資	-	-	-
Immovable properties 不動產	216,299,861.72	2,037,162.20	214,262,699.52
Equipments 設備	74,574,947.22	30,265,326.48	44,309,620.74
Deferred 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	60,680,543.72	-	60,680,543.72
Total 總額	12,106,532,042.22	38,040,653.40	12,068,491,388.82

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

1. Balance Sheet(continued)

BALANCE SHEET
AS AT 30 JUNE 2020
資產負債表
於二零二零年六月三十日

MOP
澳門元

Liabilities 負債	Sub-total 小結	Total 總額
Current deposits 活期存款	1,065,138,676.33	
Call deposits 通知存款	-	
Time deposits 定期存款	9,892,313,768.73	
Deposits from public sectors 公共機構存款	654,035.94	10,958,106,481.00
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	-	
Debentures 債券借款	180,000,000.00	
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	5,511,645.30	
Creditors 債權人	62,972,011.73	
Other liabilities 各項負債	-	248,483,657.03
Internal and adjustment accounts 內部及調整賬		127,785,524.69
Provision for risks 各項風險備用金		3,548,994.00
Capital 股本	390,000,000.00	
Legal reserve 法定儲備	53,571,339.84	
Self-constituted reserve 自定儲備	-	
Revaluation reserve 重估儲備	36,589,714.47	
Other reserves (See note listed below) 其他儲備(附註)	56,297,843.00	536,458,897.31
Retained earnings 歷年營業結果	191,473,523.44	
Profit for the year 本年營業結果	2,634,311.35	194,107,834.79
Total 總額		12,068,491,388.82

Note: "Other reserves" includes an additional provision for MOP56,297,843.00 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56,297,843.00。

2. Profit & Loss Account

PROFIT AND LOSS ACCOUNT
FOR THE 6 MONTHS ENDED 30TH JUNE 2020

損益表

截至二零二零年六月三十日六個月

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	143,464,338.87	Income from credit operations 資產業務收益	166,165,760.03
Personnel costs 人事費用		Income from banking services 銀行服務收益	401,145.81
Remuneration of Board of Directors and Supervisory Committee 董事及監察會開支	135,000.00	Income from other banking operations 其他銀行業務收益	17,549,075.24
Employee salaries and wages 職員開支	22,994,266.21	Income from securities and equity investments 證券及財務投資收益	10,237,091.90
Staff benefit 固定職員福利	-	Other banking income 其他銀行收益	11,719.99
Other personnel costs 其他人事費用	-	Income from non-banking operations 非正常業務收益	936,726.00
Cost of third party supply 第三者作出之供應	1,367,535.96	Operation loss 營業損失	
Cost of third party services 第三者提供之勞務	14,495,767.18		
Other banking costs 其他銀行費用	2,906,993.00		
Taxation 稅項	348,568.50		
Cost of non-banking operations 非正常業務費用	125,352.00		
Depreciation allowances 折舊撥款	6,190,472.62		
Provision allowances 備用金之撥款	638,913.28		
Operating profit 營業利潤	2,634,311.35		
Total 總額	195,301,518.97	Total 總額	195,301,518.97

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

2. Profit & Loss Account (continued)

PROFIT AND LOSS ACCOUNT
FOR THE 6 MONTHS ENDED 30TH JUNE 2020

損益表

截至二零二零年六月三十日六個月

MOP
澳門元

Debit 借方	Amount 金額	Credit 貸方	Amount 金額
Operating loss 營業損失	-	Operating profit 營業利潤	2,634,311.35
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	-
Profit tax provision 營業利潤之稅項撥款	-	Provision used up 備用金之使用	-
Profit for the year 營業結果	2,634,311.35		
TOTAL 總額	2,634,311.35	TOTAL 總額	2,634,311.35

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

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

MEMORANDUM ACCOUNTS

AS AT 30 JUNE 2020

備查賬

於二零二零年六月三十日

MOP

澳門元

Memorandum Items 備查賬	Amount 金額
Values received for custody 代客保管賬	16,924,500.00
Values received for collection 代收賬	-
Values as collateral 抵押賬	5,398,448,597.71
Bank guarantees 保證及擔保付款	424,677,303.93
Letters of credit issued 信用狀	6,274,008.17
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	55,368,302.29



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

4. List of Shareholders with Qualifying Holdings

SHAREHOLDERS:

Nam Yue (Group) Company Limited (Set up in Macau) (56%)

Winwise Holdings Limited (Set up in Hong Kong) (20%)

Wong Garrick Jorge Kar Ho (15%)

Yang Jun (9%)

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

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: Cheng Sai Chong

SUPERVISORY BOARD:

Chairman: Zhou Hao

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

	For the six months ended 30 June 2020 MOP
CASH FLOWS FROM OPERATING ACTIVITIES	
Profit before tax	2,634,311
Adjustments for:	
Depreciation	6,190,473
Amortisation of discount on debt securities	290,428
Unrealised foreign exchange differences relating to available-for-sale securities	466,151
Impairment allowances (reversed)/provided for impaired assets, net	638,913
Changes in fair value of investment properties	-
Loss/(gain) on disposals of available-for-sale investments	299,719
	10,519,995
Increase in loans and advances to customers	(234,865,880)
Decrease/(increase) in receivables and other assets	23,905,106
Decrease in deposits from other banks	-
Increase in deposits from customers	1,026,183,563
Increase in payables and other liabilities	25,727,099
Net cash flows from operating activities	851,469,883
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of held-to-maturity investments	(104,337,500)
Purchases of available-for-sale securities	-
Purchases of items of property and equipment	(15,165,044)
Proceeds from disposal of monetary bills with Monetary Authority	170,000,000
Proceeds from disposal of available-for-sale investments	17,624,338
Net cash flows from/(used in) investing activities	68,121,794

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

6. Cash Flow Statement (continued)

	For the six months ended 30 June 2020 MOP
NET INCREASE IN CASH AND CASH EQUIVALENTS	919,591,677
Cash and cash equivalents at beginning of year	4,307,360,582
CASH AND CASH EQUIVALENTS AT 30TH JUNE 2020	<u>5,226,952,259</u>
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS	
Cash and balances with banks	635,189,438
Deposits with Monetary Authority	1,276,345,701
Placements with other banks with original maturity within three months	<u>3,315,417,120</u>
	<u>5,226,952,259</u>



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

7. Derivatives Transactions

-NIL-

8. Related Party Transactions

Quantitative- Transactions and Outstanding Balances

RELATED PARTY TRANSACTIONS

(a) During the six months ended 30 Jun 2020 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 2020 MOP
Received/receivable from or (paid)/ (payable) to related companies:	
(1) Fee income	8,961
(2) Service fee	1,277,041
(3) Receivables and other assets	19,172,190
(4) Loans and advances	58,504,000
(5) Rental expenses	1,746,125
Deposits from customers:	
Directors of the Bank	<u>17,178,534</u>
Members of key management of the Bank	<u>503,222</u>
Related companies	<u>90,874,300</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) Service fee was charged based on the actual costs incurred for the provision of consultation services.
 - (3) Balance mainly represented deposits for renovation placed with a related company
 - (4) Balance represented a loan to a related company.
 - (5) 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 2020

MOP

Short term employee benefits

2,403,813

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 ratio

(a) Issued Capital

	As at 30 June 2020
	MOP
Authorised	
5,000,000 shares of MOP100 each	<u>500,000,000</u>
Issued and fully paid:	
3,900,000 shares of MOP100 each	<u>390,000,000</u>

(b) Components of own funds

	As at 30 June 2020
	MOP'000
EQUITY	
Issued capital	390,000
Legal reserve	53,571
Other reserves (See note listed below)	56,298
Revaluation reserve	36,590
Retained profits	<u>194,108</u>
Total equity	<u>730,567</u>

Note: "Other reserves" includes an additional provision for MOP56,297,843 on different risks provided in accordance with circular No. 18/93-AMCM of Monetary Authority of Macao.

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

9. Capital (continued)

(1) Quantitative-components of own funds & solvency ratio (continued)

(c) Capital Adequacy Ratio = 15.95 %

(d) Operational Risk Adjusted Solvency Ratio:

Own Funds MOP'000	Weighted Operational Risk Exposures MOP'000	Weighted Credit Risk Exposures MOP'000	Weighted Market Risk Exposures MOP'000	Operation Risk Adjusted Solvency Ratio (%)
(A)	(B)	(C)	(D)	(A)/[(B)+(C)+(D)]
875,108.04	226,530.47	5,190,167.21	68,968.00	15.95%

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

9. Capital (continued)

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

-Not applicable-

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

10. Credit Risk

Quantitative

(1) Maturity Analysis

The six months ended 30 Jun 2020

	On demand MOP\$'000	3 months or less MOP\$'000	1 year or less but over 3 months MOP\$'000	5 years or less but over 1 year MOP\$'000	Over 5 years MOP\$'000	Total MOP\$'000
Financial assets						
Cash and balances with banks	635,189	-	-	-	-	635,189
Deposits with Monetary Authority	1,276,346	-	-	-	-	1,276,346
Placements with other banks	-	3,315,417	-	-	-	3,315,417
Monetary bills with Monetary Authority	-	300,000	-	-	-	300,000
Loans and advances to customers	480,610	1,611,246	933,289	1,200,853	1,623,824	5,849,822
Financial assets included in receivables and other assets	25,998	59,164	-	3,083	-	88,245
Available-for-sale investments	-	-	51,662	28,659	5,261	85,582
Held-to-maturity investments	-	60,703	102,442	101,909	-	265,054
	<u>2,418,143</u>	<u>5,346,530</u>	<u>1,087,393</u>	<u>1,334,504</u>	<u>1,629,085</u>	<u>11,815,655</u>
Financial liabilities						
Deposits from customers	1,065,793	3,326,253	5,983,757	582,304	-	10,958,107
Bonds issued	-	-	-	-	180,000	180,000
Financial liabilities included in payables and other liabilities	35,622	14,196	126,078	-	-	175,896
	<u>1,101,415</u>	<u>3,340,449</u>	<u>6,109,835</u>	<u>582,304</u>	<u>180,000</u>	<u>11,314,003</u>
Net liquidity gap	<u>1,316,728</u>	<u>2,006,081</u>	<u>(5,022,442)</u>	<u>752,200</u>	<u>1,449,085</u>	<u>501,652</u>

10. Credit risk (continued)

Quantitative (continued)

(2) Industry distribution of Loan and Advances

	As at 30 June 2020		
	MOP'000		
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Specific Provisions
Manufacturing industries	314,350	-	-
Electricity, gas and water	63,345	-	-
Construction and public works	1,191,387	1,617	1,617
Wholesale and retail trade	911,413	30,900	1,372
Restaurants, hotels and similar	62,696	-	-
Non-monetary financial institutions	282,668	-	-
Information technology	267,769	-	-
Other industries	1,321,032	8,707	-
Personal loans	1,435,162	47,334	2,749
Total	5,849,822	88,558	5,738

(3) Geographical distribution

(a) Geographical distribution of Loans and Advances

	As at 30 June 2020		
	MOP'000		
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Specific Provisions
Macau SAR	3,041,439	57,658	4,366
Hong Kong SAR	1,017,089	-	-
China, People's Republic	1,387,937	30,900	1,372
United Kingdom	29,755	-	-
Cayman Islands	109,867	-	-
Singapore	25,235	-	-
Virgin Islands, British	238,500	-	-
Total	5,849,822	88,558	5,738

10. Credit risk (continued)

Quantitative (continued)

(3) Geographical distribution (continued)

(b) Geographical analysis of investments in debt securities

Region	As at 30 June 2020 MOP'000
Macau SAR	
Of which:	
– Banks	50,000
– Government/Public sectors	
– Others	
Hong Kong SAR	
Of which:	
– Banks	44,732
– Government/Public sectors	
– Others	129,027
France	
Of which:	
– Banks	2,595
– Government/Public sectors	
– Others	
United Kingdom	
Of which:	
– Banks	2,666
– Government/Public sectors	
– Others	
Cayman Islands	
Of which:	
– Banks	
– Government/Public sectors	
– Others	51,662
China, People's Republic	
Of which:	
– Banks	56,415
– Government/Public sectors	13,540
– Others	
TOTAL	350,637

10. Credit risk (continued)

Quantitative (continued)

(4) Analysis of past due assets

Loans and advances to non-bank customers

	As at 30 June 2020	
	MOP'000	
	Gross amount of overdue loans	% of total loans
Gross advances to customers which have been overdue for:		
- 3 months or less	461,254.00	7.88%
- 6 months or less but over 3 months	7,340.00	0.13%
- 1 year or less but over 6 months	4,446.00	0.08%
- over 1 year	76,772.00	1.31%
Total	549,812.00	9.40%

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

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 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 shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies.

	As at 30 June 2020
	MOP'000
Currencies	
MOP	15,333
HKD	119,649
USD	(12,608)
CNY	(6,806)
Impact on economic value to own funds ratio	13.21%

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

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 2020
	<u>MOP'000 Equivalent</u>
HKD	(1,049,150)
CNY	191
USD	56,074
Others	30

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

	As at 30 June 2020		
	Spot Assets	Spot Liabilities	Net Position
	MOP'000	MOP'000	MOP'000
HKD	-	(1,049,150)	(1,049,150)

(c) Forward sales position

-NIL-



澳門華人銀行
Macau Chinese Bank

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

14. Equity position risk

-Not applicable-



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

15. Commodity risk

-NIL-

16. Liquidity Risk

Quantitative

(a) Average weekly liquidity	For the six months Ended 30 June 2020 <u>(MOP'000)</u>
Minimum requirement of cash in hand	164,291
Average weekly amount of cash in hand	557,166

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 2020 <u>(MOP'000)</u>
Specified liquid assets	10,689,008
Basic liabilities	6,224,230
Ratio of solvency assets to basic liabilities	58%

(c) Average liquidity ratio	For the six months Ended 30 June 2020
One-month liquidity ratio	219%
Three-month liquidity ratio	124%

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 2020
	MOP
Within one year	5,620,356
In the second to fifth years, inclusive	<u>3,746,904</u>
	<u><u>9,367,260</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 2020
	MOP
Within one year	10,670,038
In the second to fifth years, inclusive	<u>9,102,143</u>
	<u><u>19,772,181</u></u>



澳門華人銀行
Macau Chinese Bank

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

18. Notes

None of the items is audited among all the items disclosed.