



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 the first half year ended 30 June 2021

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1. Balance Sheet

BALANCE SHEET
AS AT 30 JUNE 2021
資產負債表
於二零二一年六月三十日

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	131,837,964.42	-	131,837,964.42
Deposit with AMCM AMCM存款	352,343,851.82	-	352,343,851.82
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	1,078,792,451.84	-	1,078,792,451.84
Current deposits with foreign credit institutions 在外地之其他信用機構活期存款	492,817,641.27	-	492,817,641.27
Gold and Silver 金、銀			
Other current assets 其他流動資產			
Loans and advances to customers 放款	7,471,999,586.95	15,292,628.97	7,456,706,957.98
Placements with local credit institutions 在本澳信用機構拆放	2,467,480,200.00	-	2,467,480,200.00
Call and time deposits with overseas credit institutions 在外地信用機構之通知及定期存款	68,418,400.00	-	68,418,400.00
Shares, bonds and equity 股票、債券及股權	621,679,886.10	-	621,679,886.10
Application of resources consigned to the Bank 承銷資金投資			
Debtors 債務人	51,789,294.58	-	51,789,294.58
Other investments 其他投資			
Financial investment 財務投資			
Immovable properties 不動產	225,399,861.72	2,615,736.06	222,784,125.66
Equipments 設備	121,184,499.42	46,772,901.09	74,411,598.33
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	91,045,590.58	-	91,045,590.58
Total 總額	13,174,789,228.70	64,681,266.12	13,110,107,962.58

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1. Balance Sheet(continued)

BALANCE SHEET
AS AT 30 JUNE 2021
資產負債表
於二零二一年六月三十日

MOP
澳門元

Liabilities 負債	Sub-total 小結	Total 總額
Current deposits 活期存款	1,226,484,886.06	
Call deposits 通知存款	-	
Time deposits 定期存款	9,431,486,063.08	
Deposits from public sectors 公共機構存款	734,795,274.55	11,392,766,223.69
Placement from local credit institutions 本地信用機構資金	371,634,200.00	
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	8,932,969.23	
Creditors 債權人	39,889,925.67	
Other liabilities 各項負債	-	600,457,094.90
Internal and adjustment accounts 內部及調整賬		128,555,865.51
Provision for risks 各項風險備用金		8,126,847.01
Capital 股本	600,000,000.00	
Legal reserve 法定儲備	57,572,295.24	
Self-constituted reserve 自定儲備		
Revaluation reserve 重估儲備	36,322,021.34	
Other reserves (See note listed below) 其他儲備(附註)	65,764,099.00	759,658,415.58
Retained earnings 歷年營業結果	207,477,345.04	
Profit for the year 本年營業結果	13,066,170.85	220,543,515.89
Total 總額		13,110,107,962.58

Note: "Other reserves" includes an additional provision for MOP65,764,099.00 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 65,764,099.00。

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2. Profit & Loss Account

PROFIT AND LOSS ACCOUNT
FOR THE 6 MONTHS ENDED 30TH JUNE 2021

損益表

截至二零二一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	94,835,906.33	Income from credit operations 資產業務收益	155,919,325.88
Personnel costs 人事費用		Income from banking services 銀行服務收益	710,210.53
Remuneration of Board of Directors and Supervisory Committee 董事及監察會開支	199,999.99	Income from other banking operations 其他銀行業務收益	15,980,896.81
Employee salaries and wages 職員開支	28,182,680.73	Income from securities and equity investments 證券及財務投資收益	895,146.19
Staff benefit 固定職員福利		Other banking income 其他銀行收益	152,636.68
Other personnel costs 其他人事費用		Income from non-banking operations 非正常業務收益	2,810,178.00
Cost of third party supply 第三者作出之供應	1,667,370.64	Operation loss 營業損失	
Cost of third party services 第三者提供之勞務	16,232,429.61		
Other banking costs 其他銀行費用	1,168,709.93		
Taxation 稅項	175,000.01		
Cost of non-banking operations 非正常業務費用			
Depreciation allowances 折舊撥款	9,979,451.53		
Provision allowances 備用金之撥款	10,960,674.47		
Operating profit 營業利潤	13,066,170.85		
Total 總額	176,468,394.09	Total 總額	176,468,394.09

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2. Profit & Loss Account (continued)

PROFIT AND LOSS ACCOUNT
FOR THE 6 MONTHS ENDED 30TH JUNE 2021

損益表

截至二零二一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
Operating loss 營業損失		Operating profit 營業利潤	13,066,170.85
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	13,066,170.85		
TOTAL 總額	13,066,170.85	TOTAL 總額	13,066,170.85

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

MEMORANDUM ACCOUNTS

AS AT 30 JUNE 2021

備查賬

於二零二一年六月三十日

MOP

澳門元

Memorandum Items 備查賬	Amount 金額
Values received for custody 代客保管賬	28,228,351.00
Values received for collection 代收賬	
Values as collateral 抵押賬	7,275,943,026.20
Bank guarantees 保證及擔保付款	479,552,844.22
Letters of credit issued 信用狀	3,377,806.08
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	145,731,125.55



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4. List of Shareholders with Qualifying Holdings

SHAREHOLDERS:

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

Wong Garrick Jorge Kar Ho (18%)

Ho Hon Cheong (9%)

Ho Hon Kong (9%)

Lam Ka Vai Carlos (8%)



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Macau Chinese Bank

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5. Names of the Members of the Company Boards

SHAREHOLDERS'S GENERAL MEETING:

Chairman: Nam Yue (Group) Company Limited

Members: Nam Yue (Group) Company Limited

Wong Garrick Jorge Kar Ho

Ho Hon Cheong

Ho Hon Kong

Lam Ka Vai Carlos

Secretary: Yu Peihuan

SUPERVISORY BOARD:

Chairman: Zhou Hao

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

Chui Calvin Tinlop

BOARD OF DIRECTORS:

Chairman: Ye Shaokun

Executive Director: Yau Wai Chu

Chan Tat Kong

Directors: Wong Garrick Jorge Kar Ho

Ho Hon Kong

Lam Ka Vai Carlos

Cheng Sai Chong

Secretary: Yu Peihuan

6. Cash Flow Statement

	For the six months ended 30 June 2021 MOP
CASH FLOWS FROM OPERATING ACTIVITIES	
Profit before tax	13,066,171
Adjustments for:	
Depreciation	9,979,452
Amortisation of discount on debt securities	2,047,046
Unrealised foreign exchange differences relating to available-for-sale securities	(3,783,181)
Impairment allowances (reversed)/provided for impaired assets, net	10,960,674
Loss/(gain) on disposals of available-for-sale investments	39,839
	32,310,001
Decrease/(increase) in loans and advances to customers	(646,556,517)
Decrease/(increase) in receivables and other assets	43,093,316
Increase in deposits from other banks	371,634,200
Increase in deposits from customers	296,490,203
Decrease in payables and other liabilities	(77,336,590)
Net cash flows from operating activities	19,634,613
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of held-to-maturity investments	(139,833,069)
Purchases of available-for-sale securities	(84,462,109)
Purchases of items of property and equipment	(5,640,688)
Proceeds from disposal of monetary bills with Monetary Authority	1,380,000,000
Proceeds from disposal of held-to-maturity investments	269,724,276
Proceeds from disposal of available-for-sale investments	48,479,857
Net cash flows from/(used in) investing activities	1,468,268,267

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6. Cash Flow Statement (continued)

	For the six months ended 30 June 2021 MOP
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,487,902,880
Cash and cash equivalents at beginning of year	3,103,787,630
CASH AND CASH EQUIVALENTS AT 30TH JUNE 2020	<u>4,591,690,510</u>
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS	
Cash and balances with banks	1,703,448,058
Deposits with Monetary Authority	352,343,852
Placements with other banks with original maturity within three months	<u>2,535,898,600</u>
	<u>4,591,690,510</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 2021 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 2021 MOP
Received/receivable from or (paid)/ (payable) to related companies:	
(1) Service fee	1,978,663
(2) Rental expenses	1,890,265
Deposits from customers:	
Directors of the Bank	<u>156,398,049</u>
Members of key management of the Bank	<u>1,127,084</u>
Related companies	<u>443,075,844</u>

Notes:

- (1) Service fee was charged based on the actual costs incurred for the provision of consultation services.
- (2) Balance represented rental expenses paid for the lease of office properties.

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8. Related Party Transaction(continued)

Quantitative- Transactions and Outstanding Balances

(b) Compensation of key management personnel of the Bank

For the six months

Ended 30 Jun 2021

MOP

Short term employee benefits

1,311,204

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.

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9. Capital

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

(a) Issued Capital

	As at 30 June 2021
	MOP
Authorised	
6,000,000 shares of MOP100 each	<u>600,000,000</u>
Issued and fully paid:	
6,000,000 shares of MOP100 each	<u>600,000,000</u>

(b) Components of own funds

	As at 30 June 2021
	MOP'000
EQUITY	
Issued capital	600,000
Legal reserve	57,572
Revaluation reserve	36,322
Other reserves (See note listed below)	65,764
Retained profits	<u>220,544</u>
Total equity	<u>980,202</u>

Note: "Other reserves" includes an additional provision for MOP65,764,099 on different risks provided in accordance with circular No. 18/93-AMCM of Monetary Authority of Macao.

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9. Capital (continued)

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

(c) Capital Adequacy Ratio = 15.18%

(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)]
1,118,940.60	257,489.62	6,994,428.78	120,537.00	15.18%

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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

(1) Maturity Analysis

The six months ended 30 Jun 2021

	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	1,703,448	-	-	-	-	1,703,448
Deposits with Monetary Authority	352,344	-	-	-	-	352,344
Placements with other banks	-	1,882,899	653,000	-	-	2,535,899
Loans and advances to customers	834,455	2,151,744	1,088,583	3,359,097	38,120	7,471,999
Financial assets included in receivables and other assets	49,360	89,280	-	4,195	-	142,835
Available-for-sale investments	-	24,199	102,303	58,577	11,724	196,803
Held-to-maturity investments	-	68,105	133,821	222,951	-	424,877
	<u>2,939,607</u>	<u>4,216,227</u>	<u>1,977,707</u>	<u>3,644,820</u>	<u>49,844</u>	<u>12,828,205</u>
Financial liabilities						
Deposits with other banks	-	359,271	12,363	-	-	371,634
Deposits from customers	1,227,168	4,447,940	5,255,143	462,515	-	11,392,766
Bonds issued	-	-	-	-	180,000	180,000
Financial liabilities included in payables and other liabilities	-	16,190	138,861	-	-	155,051
	<u>1,227,168</u>	<u>4,823,401</u>	<u>5,406,367</u>	<u>462,515</u>	<u>180,000</u>	<u>12,099,451</u>
Net liquidity gap	<u>1,712,439</u>	<u>(607,174)</u>	<u>(3,428,660)</u>	<u>3,182,305</u>	<u>(130,156)</u>	<u>728,754</u>

10. Credit risk (continued)

Quantitative (continued)

(2) Industry distribution of Loan and Advances

			As at 30 June 2021 MOP'000
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Specific Provisions
Manufacturing industries	254,076	-	-
Electricity, gas and water	44,805	-	-
Construction and public works	1,262,341	62,945	1,597
Wholesale and retail trade	1,048,365	-	-
Restaurants, hotels and similar	100,764	-	-
Transport, warehousing and communications	23,990	-	-
Non-monetary financial institutions	392,259	-	-
Education	54,803	-	-
Information technology	256,043	51,500	-
Other industries	2,434,847	52,997	-
Personal loans	1,599,706	106,039	13,695
Total	7,471,999	273,481	15,292

(3) Geographical distribution

(a) Geographical distribution of Loans and Advances

			As at 30 June 2021 MOP'000
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Specific Provisions
Macau SAR	3,797,549	167,844	15,292
Hong Kong SAR	1,368,818	-	-
China, People's Republic	1,858,865	105,637	-
United Kingdom	5,925	-	-
Cayman Islands	187,922	-	-
Singapore	14,420	-	-
Virgin Islands, British	238,500	-	-
Total	7,471,999	273,481	15,292

10. Credit risk (continued)

Quantitative (continued)

(3) Geographical distribution (continued)

(b) Geographical analysis of investments in debt securities

Region	As at 30 June 2021 MOP'000
Macau SAR	
Of which:	
– Banks	80,000
– Government/Public sectors	
– Others	
Hong Kong SAR	
Of which:	
– Banks	48,581
– Government/Public sectors	
– Others	53,863
Germany	
Of which:	
– Banks	2,576
– Government/Public sectors	
– Others	
United Kingdom	
Of which:	
– Banks	3,250
– Government/Public sectors	
– Others	
China, People's Republic	
Of which:	
– Banks	89,058
– Government/Public sectors	45,218
– Others	299,134
TOTAL	621,680

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10. Credit risk (continued)

Quantitative (continued)

(4) Analysis of past due assets

Loans and advances to non-bank customers

	As at 30 June 2021	
	MOP'000	
	Gross amount of overdue loans	% of total loans
Gross advances to customers which have been overdue for:		
- 3 months or less	905,292.00	12.12%
- 6 months or less but over 3 months	117,038.00	1.57%
- 1 year or less but over 6 months	37,533.00	0.50%
- over 1 year	118,910.00	1.59%
Total	<u>1,178,773.00</u>	<u>15.78%</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 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 2021
	MOP'000
Currencies	
MOP	70,246
HKD	109,478
USD	(225)
CNY	12,960
Impact on economic value to own funds ratio	17.20%

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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 2021
	<u>MOP'000 Equivalent</u>
HKD	(1,687,879)
CNY	69,602
USD	187,305
Others	191

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

	As at 30 June 2021		
	Spot Assets	Spot Liabilities	Net Position
	MOP'000	MOP'000	MOP'000
HKD	-	(1,687,879)	(1,687,879)

(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 2021 <u>(MOP'000)</u>
Minimum requirement of cash in hand	168,907
Average weekly amount of cash in hand	572,903

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 2021 <u>(MOP'000)</u>
Specified liquid assets	10,282,144
Basic liabilities	5,603,465
Ratio of solvency assets to basic liabilities	55%

(c) Average liquidity ratio	For the six months Ended 30 June 2021
One-month liquidity ratio	128%
Three-month liquidity ratio	89%

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 2021
	MOP
Within one year	3,746,904

(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 2021
	MOP
Within one year	14,560,389
In the second to tenth years, inclusive	<u>47,856,337</u>
	<u><u>62,416,726</u></u>



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18. Notes

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