



澳門華人銀行股份有限公司

The Macau Chinese Bank Ltd.

財務信息披露是根據金融管理局於 28/3/2024 發出的指引 (傳閱文件第 004/B/2024-DSB/AMCM 號) 而制定

Financial information disclosure is prepared as per AMCM's guidelines dated 28/3/2024 (Circular no. 004/B/2024-DSB/AMCM)

The Macau Chinese Bank Limited

Disclosure of Financial Information For Half Year Ended 30 June 2025

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1. Summarised Balance Sheet

As at 30 June 2025

	30 June 2025 MOP	31 December 2024 MOP
Assets		
Cash and balances with banks	1,975,730,049	1,753,681,041
Deposits with Monetary Authority	405,244,201	182,736,414
Placements with banks	899,993,040	1,452,801,817
Monetary bills with Monetary Authority	199,994,714	1,075,824,132
Loans and advances to customers	3,224,559,905	3,679,323,023
Receivables and other assets	2,199,418,722	2,022,937,027
Investments in securities	1,848,561,513	1,553,057,457
Property and equipment	256,444,680	262,570,357
Investment in a subsidiary	1,596,376	1,598,961
Total assets	<u>11,011,543,200</u>	<u>11,984,530,229</u>
Liabilities		
Deposits from customers	8,832,031,775	9,814,224,741
Payables and other liabilities	120,934,980	32,517,761
Deferred tax liabilities	24,219,527	24,299,935
Total liabilities	<u>8,977,186,282</u>	<u>9,871,042,437</u>

1. Summarised Balance Sheet (Continued)

As at 30 June 2025

	30 June 2025	31 December 2024
	MOP	MOP
Shareholders' equity		
Share capital	2,000,000,000	2,000,000,000
Additional paid-in capital	600,000,000	600,000,000
Legal Reserve	71,871,089	71,871,089
General regulatory reserve	-	-
Specific regulatory reserve	-	-
Investment revaluation reserve	6,177,765	7,492,960
Asset revaluation reserve	37,189,518	37,189,518
Committed capital	2,000,000,000	2,000,000,000
Accumulated losses	<u>(2,680,881,454)</u>	<u>(2,603,065,775)</u>
Total shareholders' equity	<u>2,034,356,918</u>	<u>2,113,487,792</u>
Total liabilities and shareholders' equity	<u><u>11,011,543,200</u></u>	<u><u>11,984,530,229</u></u>

2. Summarised Income and Other Comprehensive Income Statement

As at 30 June 2025

	30 June 2025 MOP	30 June 2024 MOP
Interest income	117,345,036	155,699,132
Interest expense	<u>(128,909,230)</u>	<u>(175,690,232)</u>
Net interest income	<u>(11,564,194)</u>	<u>(19,991,100)</u>
Fee and commission income	2,403,203	3,244,105
Fee and commission expenses	<u>(539,602)</u>	<u>(580,606)</u>
Net fee and commission income	<u>1,863,601</u>	<u>2,663,499</u>
Other operating income and expenses	7,713,067	(4,561,921)
Net trading loss on investments in securities at fair value through profit or loss	(175,377)	(226,217)
Operating expenses	<u>(50,039,126)</u>	<u>(53,467,514)</u>
	(52,202,029)	(75,583,253)
Net charge of impairment allowances	(25,795,276)	(59,389,080)
Loss before tax	(77,997,305)	(134,972,333)
Income tax expense	<u>181,626</u>	<u>23,848</u>
Loss for the year	<u>(77,815,679)</u>	<u>(134,948,485)</u>

2. Summerised Income and Other Comprehensive Income Statement (Continued)

As at 30 June 2025

	30 June 2025 MOP	30 June 2024 MOP
Loss of the current year	<u>(77,815,679)</u>	<u>(134,948,485)</u>
Other comprehensive income		
Other comprehensive income that can be reclassified into the income statement subsequently:		
Investments in debt securities at fair value through other comprehensive income:		
Changes in fair value	1,360,665	1,596,596
Changes in impairment allowances	145,659	107,835
Income tax effect	<u>(167,962)</u>	<u>(173,786)</u>
Net other comprehensive income that may be reclassified to profit or loss in subsequent periods, net of tax	<u>1,338,362</u>	<u>1,530,645</u>
Other comprehensive income that cannot be reclassified into the income statement subsequently:		
Investments in equity securities at fair value through other comprehensive income:		
Change in fair value	(2,281,138)	(245,731)
Impact of income tax	<u>(2,457)</u>	<u>(81,235)</u>
Net other comprehensive income that will not be reclassified to profit or loss in subsequent periods, net of tax	<u>(2,283,595)</u>	<u>(326,966)</u>
Other comprehensive incomes/(loss) for the year, net of tax	<u>(945,233)</u>	<u>1,203,679</u>
Total comprehensive loss for the year	<u>(78,760,912)</u>	<u>(133,744,806)</u>

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3. Summarised Statement of Changes in Equity

As at 30 June 2025

	Share capital	Additional paid-in capital (a)	Legal reserve	General regulatory reserve (b)	Specific regulatory reserve (b)	Investment revaluation reserve (c)	Asset revaluation reserve (d)	Committed capital investment (e)	Accumulated losses	Total equity
	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP
Balance on January 1, 2025	2,000,000,000	600,000,000	71,871,089	-	-	7,492,960	37,189,518	2,000,000,000	(2,603,065,775)	2,113,487,792
Loss for the year	-	-	-	-	-	-	-	-	(77,815,679)	(77,815,679)
Other comprehensive income/(loss) for the year:										
Investments in debt securities:										
Changes in fair value	-	-	-	-	-	1,360,665	-	-	-	1,360,665
Reclassification to income statement	-	-	-	-	-	-	-	-	-	-
Changes in impairment allowances	-	-	-	-	-	145,659	-	-	-	145,659
Impact of income tax	-	-	-	-	-	(167,962)	-	-	-	(167,962)
Investments in equity securities:										
Change in fair value	-	-	-	-	-	(2,281,138)	-	-	-	(2,281,138)
Impact of income tax	-	-	-	-	-	(2,457)	-	-	-	(2,457)
Total other comprehensive income for the year	-	-	-	-	-	(945,233)	-	-	-	(945,233)
Transfer to legal reserve	-	-	-	-	-	-	-	-	-	-
Transfer to general regulatory reserve	-	-	-	-	-	-	-	-	-	-
Transfer to specific regulatory reserve	-	-	-	-	-	-	-	-	-	-
Issue of shares	-	-	-	-	-	-	-	-	-	-
Contribution from shareholder	-	-	-	-	-	-	-	-	-	-
Foreign exchange difference	-	-	-	-	-	(369,962)	-	-	-	(369,962)
Balance on June 30, 2025	2,000,000,000	600,000,000	71,871,089	-	-	6,177,765	37,189,518	2,000,000,000	(2,680,881,454)	2,034,356,918

3. Summarised Statement of Changes in Equity (Continued)

- (a) Additional paid-in capital represents funds deposited by the Bank's shareholders during 2024, which will be used for capital injection.
- (b) Regulatory reserves are established in accordance with the requirements stipulated in Circular No. 012/2021-AMCM issued by the Monetary Authority of Macao.
- (c) Investment revaluation refers to the cumulative surplus/(deficit) arising from the revaluation of debt securities measured at fair value with changes recognized in other comprehensive income and equity securities measured at fair value with changes recognized in other comprehensive income.
- (d) Property revaluation represents the valuation gain arising from the transfer of owner-occupied properties to investment properties.
- (e) Committed capital contributions refer to funds that pledged by the parent company of the Bank's shareholders for capital increase and loss absorption. With the approval of the Monetary Authority of Macao, these funds were eligible to be recognized as Tier 1 capital and included in own funds since December 31, 2024.

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3. Summarised Statement of Changes in Equity (Continued)

Year ended 31 December 2024

	Share capital	Additional paid-in capital (a)	Legal reserve	General regulatory reserve (b)	Specific regulatory reserve (b)	Investment revaluation reserve (c)	Asset revaluation reserve (d)	Committed capital investment (e)	Accumulated losses	Total equity
	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP
Balance on January 1, 2024	1,000,000,000	1,000,000,000	71,871,089	-	58,000,000	531,539	37,189,518	-	(2,087,742,100)	79,850,046
Loss for the year	-	-	-	-	-	-	-	-	(570,152,206)	(570,152,206)
Other comprehensive income/(loss) for the year:										
Investments in debt securities:										
Changes in fair value	-	-	-	-	-	2,975,539	-	-	-	2,975,539
Reclassification to income statement	-	-	-	-	-	146,876	-	-	-	146,876
Changes in impairment allowances	-	-	-	-	-	(14,054)	-	-	-	(14,054)
Impact of income tax	-	-	-	-	-	-	-	-	-	-
Investments in equity securities:										
Change in fair value	-	-	-	-	-	681,591	-	-	-	681,591
Transfer to retained earnings	-	-	-	-	-	3,171,469	-	-	(3,171,469)	-
Impact of income tax	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income for the year	-	-	-	-	-	6,961,421	-	-	(3,171,469)	3,789,952
Additional paid in capital converted to share capital	1,000,000,000	(1,000,000,000)	-	-	-	-	-	-	-	-
Contribution from shareholder	-	600,000,000	-	-	-	-	-	-	-	600,000,000
Committed capital from shareholders	-	-	-	-	-	-	-	2,000,000,000	-	2,000,000,000
Transfer out to accumulated losses	-	-	-	-	(58,000,000)	-	-	-	58,000,000	-
Balance on December 31, 2024	2,000,000,000	600,000,000	71,871,089	-	-	7,492,960	37,189,518	2,000,000,000	(2,603,065,775)	2,113,487,792

4. Summarised Cashflow Statement

As at 30 June 2025

	30 June 2025 MOP	30 June 2024 MOP
Business activities		
Loss before tax	(77,815,679)	(134,948,485)
Adjustment items:		
Depreciation of property and equipment	11,111,813	10,932,922
Net trading loss on investments in securities at fair value through profit or loss	175,377	226,217
Unrealized exchange difference	(2,787,113)	(1,539,402)
Net charge of impairment allowances	25,795,276	59,389,080
Loss on disposal of items of property and equipment	-	3,756,345
	<u>(43,520,326)</u>	<u>(62,183,324)</u>
Decrease in customer loans and advances	359,014,251	590,768,639
(Increase)/decrease in receivables and other assets	(97,676,078)	15,407,880
Decrease in other bank deposits	-	(200,002,845)
Decrease in customer deposits	(850,419,079)	(453,920,898)
Decrease in payables and other liabilities	<u>(53,409,980)</u>	<u>(73,102,940)</u>
Net cash flow generated used in operating activities	<u>(686,011,212)</u>	<u>(183,033,488)</u>
Investment activities		
Purchases of investments in securities	(763,424,764)	(441,499,275)
Proceeds from redemption/disposal of investments in securities	474,858,500	165,336,244
Purchases of items of property and equipment	(4,982,980)	(3,295,245)
Purchases of monetary bills with Monetary Authority	876,027,130	(274,000,000)
Investment in a subsidiary	<u>2,585</u>	<u>-</u>
Net cash flow generated from/ (used in) investment activities	<u>582,480,471</u>	<u>(553,458,275)</u>

4. Summarised Cashflow Statement (Continued)

As at 30 June 2025

	30 June 2025 MOP	30 June 2024 MOP
Financing activities		
Proceeds from issue of shares	-	-
Net cash flow generated from financing activities	-	-
Net decrease in cash and cash equivalents	(103,530,741)	(736,491,763)
Cash and cash equivalents at the beginning of year	3,385,077,356	2,914,792,631
Cash and cash equivalents at 30 June 2025	3,281,546,615	2,178,300,868
Balance analysis of cash and cash equivalents		
Cash equivalents	1,975,944,414	890,584,330
Deposits with Monetary Authority	405,244,201	162,096,343
Placements with banks	900,358,000	1,125,620,195
Balance of cash and cash equivalents at 30 June 2025	3,281,546,615	2,178,300,868

5. List of Major Capital Contributors

Major Capital Contributors:

- Nam Yue (Group) Limited (Established in Macau) (98%)

6. Names of Key Management Personnel

Shareholders' Meeting Presidium

Chairperson:	Nam Yue (Group) Company Limited
Members:	Hengjian International Investment Holdings (Hong Kong) Limited Guangdong Holdings Limited
Secretary:	Yu Peihuan

Supervisory Board

Chairperson:	Wang Qingping
Supervisors:	CSC & Associates, Certified Public Accountants (Represented by Mok Chi Meng) Chui Calvin Tinlop

Directors

Chairperson:	Cai Binglong
Executive Director:	Huang Zhenfu
Directors:	Bai Jie Gao Tiebing Li Rongzhou Guo Zhihang
Company Secretary:	Yu Peihuan

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7. Off-Balance Sheet Items (Excluding Derivatives)

30 June 2025
MOP

Custody Accounts	53,752,182
Collateral Accounts	8,623,441,507
Guarantees and Payment Undertakings	247,813,817
Letters of Credit	-
Other Memorandum Accounts	643,081,897
	<u>9,568,089,403</u>

8. Derivative Transactions

None

9. Related Party Transactions

Quantitative Disclosures – Transactions and Outstanding Balances

During the first half year ended 30 June 2025, significant transactions and balances between the Bank and related parties were as follows:

		30 June 2025 MOP
Amounts received/receivable or (paid)/(payable) with related companies:	Notes	
Lease expenses	(1)	1,103,015
Service fees	(2)	1,200,803
Receivable-Others	(3)	303,644
Customer deposits:		
Directors of the Bank		1,081,107
Related companies*		74,314,672

*Related companies include the Bank's immediate holding company and fellow subsidiaries.

Notes:

- (1) Lease expenses represent payments made to related companies for leasing office properties at market rates.
- (2) Service fees are charged by related companies for consulting services and security guard services provided to the Bank based on actual costs.
- (3) This balance is unsecured and interest-free represents deposits collected from fellow subsidiary.

15. Related Party Transactions (Continued)

Quantitative Disclosures - Compensation of Key Management Personnel of the Bank

30 June 2025

MOP

Short-term employee benefits

1,548,146

The Bank considers that the terms and conditions of these balances and transactions are comparable to those offered to non-related customers in the ordinary course of business.

10. Capital

Quantitative Disclosures – Own Funds Composition and Capital Adequacy Ratios

(1) Share Capital

30 June 2025

MOP

Authorized, issued, and fully paid-up share capital:

20,000,000 shares

Ordinary shares at MOP100 per share

2,000,000,000

(2) Own Funds Composition

30 June 2025

MOP

(In thousands of MOP)

Tier 1 Capital Components:

Eligible ordinary share capital

2,000,000.00

Accumulated profits/(losses)

(2,680,881.46)

Revaluation reserves of financial assets at fair value through other comprehensive income/(loss)

43,367.28

Other reserves, of which:

Legal reserve

71,871.09

Deductions, of which:

Unrealized property revaluation reserves

(37,189.52)

Additional Tier 1 Capital Components:

Additional paid-in capital

600,000.00

Committed capital contributions

2,000,000.00

Total Tier 1 Capital

1,997,167.39

Tier 2 Capital Components:

Accounting reserves

30,635.57

Total Tier 2 Capital

30,635.57

Total Own Funds

2,027,802.96

10. Capital (Continued)

(3) Calculation of Capital Adequacy Ratios

	30 June 2025 MOP (In thousands of MOP)
Total credit risk-weighted assets (a)	6,944,598.64
Total market risk-weighted assets (b)	335,178.73
Total operational risk-weighted assets (c)	167,056.96
Total Tier 1 capital (d)	1,997,167.39
Total own funds (e)	2,027,802.96
Tier 1 capital adequacy ratio (f)	
(f) = (d) / [(a) + (b) + (c)]	26.82%
Total capital adequacy ratio (g)	
(g) = (e) / [(a) + (b) + (c)]	27.23%

Quantitative Disclosures - Capital Adequacy Ratios of Consolidated Group and Principal Branches

Not applicable.

11. Credit Risk

Quantitative Disclosures

(1) Geographical Distribution Risk

- (a) Risk analysis by region with customer loans and advances and securities investment balances exceeding 10%

30 June 2025
(In thousands of MOP)

Geographical Distribution	Debt Securities ¹	Customer Loans & Loan Commitments	Derivative Instruments	Expected Credit Loss("ECL")			General Regulatory Reserves	Impaired Customer Loans and Advances
				Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Macao SAR								
– Banks	416,365	-	-	46	-	-	-	-
– Government/ Public Sector	11,015	-	-	-	-	-	-	-
– Others	-	3,647,291	-	16,917	6,356	1,793,692	-	2,611,512
Hong Kong SAR								
– Banks	504,733	-	-	203	-	-	-	-
– Government/ Public Sector	-	-	-	-	-	-	-	-
– Others	23,828	460,336	-	2,454	-	231,013	-	258,251
Mainland China								
– Banks	5,707	-	-	-	-	-	-	-
– Government/ Public Sector	76,321	83,766	-	-	-	205	-	-
– Others	137,915	1,382,489	-	1,175	-	443,972	-	1,271,379
Other Regions								
– Banks	355,843	-	-	124	-	-	-	-
– Government/ Public Sector	-	-	-	-	-	-	-	-
– Others	11,278	403,964	-	1,205	-	202,822	-	209,965
Total	1,533,729	5,894,080	-	22,329	6,356	2,671,499	-	4,351,107

¹ Securities investment described in the chapter of Credit Risk only includes debt instruments at amortised cost and fair value through other comprehensive income

17. Credit Risk (Continued)

(b) Customer Loans and Advances by Geographical Distribution

30 June 2025

(In thousands of MOP)

	Customer Loans and Advances	Expected Credit Loss("ECL")			General Regulatory Reserves	Impaired Customer Loans and Advances
		Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Macao SAR	3,647,291	16,917	6,356	1,793,692	-	2,611,512
Hong Kong SAR	460,336	2,448	-	231,013	-	258,251
Mainland China	1,382,489	1,131	-	425,214	-	1,271,379
Others	403,964	1,205	-	191,544	-	209,965
Total	5,894,080	21,701	6,356	2,641,463	-	4,351,107

(2) Customer Loans and Advances by Industry Sector

30 June 2025						
(In thousands of MOP)						
	Customer Loans and Advances	Expected Credit Loss("ECL")			General Regulatory Reserves	Impaired Customer Loans and Advances
		Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Agriculture & Fisheries	123,600	-	-	100,076	-	123,600
Mining Industry	-	-	-	-	-	-
Manufacturing Industry	227,588	508	-	65,018	-	199,690
Electricity, Gas & Water Supply	-	-	-	-	-	-
Construction & Public Works	1,404,656	2,965	1,793	855,443	-	1,312,268
Wholesale & Retail Trade	707,957	1,924	-	186,594	-	562,603
Restaurants, Hotels & Related Services	90,231	38	-	60,830	-	79,197
Transport, Storage & Communications	-	-	-	-	-	-
Non-monetary Financial Institutions	-	-	-	-	-	-
Gaming	-	-	-	-	-	-
MICE (Meetings, Incentives, Conventions & Exhibitions)	-	-	-	-	-	-
Education	26,797	251	-	-	-	-
Information Technology	209,425	-	3,600	72,492	-	158,412
Other Industries	1,834,166	6,451	-	827,751	-	1,219,533
Personal Loans	1,269,660	9,564	963	473,259	-	695,804
Total	5,894,080	21,701	6,356	2,641,463	-	4,351,107

17. Credit Risk (Continued)

(3) Aging Analysis of Past-Due Asset

30 June 2025
(In thousands of MOP)

	Loans and Advance ²			Expected Credit Loss ("ECL")		
	Gross Amount	% of Total Loans	Collateral Value	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL
Past Due:						
- 3 to 6 months	476,299	8.08%	467,037	-	-	227,227
- 6 months to 1 year	293,941	4.99%	693,292	-	-	75,716
- over 1 year	3,580,866	60.75%	6,179,769	-	-	2,338,521
Total	4,351,106	73.82%	7,340,098	-	-	2,641,463

	Investment in Securities			Expected Credit Loss ("ECL")		
	Gross Amount	% of Total Investments	Collateral Value	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL
Past Due:						
- 3 to 6 months	-	-	-	-	-	-
- 6 months to 1 year	-	-	-	-	-	-
- over 1 year	12,301	0.80%	-	-	-	30,036
Total	12,301	0.80%	-	-	-	30,036

² As at 30 June 2025, the Bank does not have any interbank loans and advances for the period.

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17. Credit Risk (Continued)

(4) Credit Quality Analysis of Regulated Credit and Other Financial Assets³

			Expected Credit Loss (ECL)			(In MOP'000)
	Credit Balance	Collateral Value	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Regulatory Reserve
Loans and advances:						
Pass	1,304,783	1,534,343	17,313	-	-	-
Special Mention	238,190	326,421	4,388	6,356	-	-
Substandard	476,299	467,037	-	-	227,227	-
Doubtful	293,941	693,292	-	-	75,716	-
Loss	3,580,866	6,179,769	-	-	2,338,521	-
Total Credit Assets	5,894,080	9,200,862	21,701	6,356	2,641,463	-
Bond Investments:						
Pass	1,521,428	-	628	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	12,301	-	-	-	30,036	-
Subtotal	1,533,729	-	628	-	30,036	-
Deposits and Interbank Borrowings:						
Pass	900,358	-	365	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Subtotal	900,358	-	365	-	-	-
Monetary Bills with Monetary Authority:						
Pass	200,000	-	5	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Subtotal	200,000	-	5	-	-	-
GRAND TOTAL	8,854,551	9,200,862	22,699	6,356	2,671,499	-

³ As at 30 June 2025, the Bank does not have any trade bills for the period.

12. Market Risk

Quantitative Disclosure - Capital Requirements

The following data reflects the capital requirements for market risk, calculated in accordance with the Monetary Authority of Macao Notice No. 011/2015-AMCM:

30 June 2025

(In thousands of MOP)

Capital Requirements for Market Risk:

Specific risk of bonds and bond-related derivatives	10,761.97
General market risk of bonds, bond-related derivatives, and interest rate risk	12,297.63
Equity risk	-
Foreign exchange risk	3,754.70
Commodity risk	-

Total capital requirements for all categories of market risk	26,814.30
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13. Interest Rate Risk

Quantitative Disclosure – Economic Value of Interest Rate Fluctuations

The following data, based on the Guideline on Management of Interest Rate Risk issued by the Monetary Authority of Macao, reflects the net impact of interest rate fluctuations on the Bank's economic value across major currencies, assuming a parallel shift of 200 basis points multiplied by specific weighting factors.

	30 June 2025 (In thousands of MOP)
Currency	
MOP	(1,624.09)
HKD	34,632.27
USD	33,622.41
CNY	(659.16)

14. Foreign Exchange Risk

Quantitative Disclosure

(1) Net Long and Short Foreign Currency Positions

(a) Net long/(short) positions in currencies other than MOP are as follows:

	30 June 2025 (In thousands of MOP)
HKD	(2,119,112.04)
CNY	(46,442.51)
USD	1,346,025.50
Other Currencies	(491.27)

(b) Foreign exchange positions exceeding 10% of the Bank's total exposure:

	Spot Assets (In thousands of MOP)	Spot Liabilities (In thousands of MOP)	Net Position (In thousands of MOP)
HKD		(2,119,112.04)	(2,119,112.04)
USD	1,346,025.50		1,346,025.50

(2) Forward Purchases and Sales

No such investments.

澳門華人銀行股份有限公司

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15. Equity Risk

No such investments.

澳門華人銀行股份有限公司

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16. Commodity Risk

No such transactions.

17. Liquidity Risk

Quantitative Disclosures

(1) Maturity Analysis of Financial Assets and Liabilities

								30 June 2025
								(In MOP'000)
	On Demand	Within 1 Month	1 - 3 Months	3 Months - 1 Year	1 Year - 3 Years	Over 3 Years	No Maturity	Total
<u>Financial Assets</u>								
Cash and bank deposits	1,350,322	-	-	625,408	-	-	-	1,975,730
Deposits with the Monetary								
Authority of Macao as reserves	289,210	-	-	-	-	-	116,034	405,244
Placements with banks	-	169,144	650,148	80,701	-	-	-	899,993
Certificates of deposit	-	32,341	224,278	323,408	-	-	-	580,027
Monetary bill with the								
Monetary Authority of Macao	199,995	-	-	-	-	-	-	199,995
Customers loans and advances	168,997	3,070	352,942	263,102	330,316	434,036	1,672,097	3,224,560
Investment securities	-	8,081	73,903	137,731	1,046,799	-	2,020	1,268,534
Other financial assets	2,134,160	-	58,315	4,367	1,725	852	-	2,199,419
	4,142,684	212,636	1,359,586	1,434,717	1,378,840	434,888	1,790,151	10,753,502

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	On Demand	Within 1 Month	1 - 3 Months	3 Months - 1 Year	1 Year - 3 Years	Over 3 Years	No Maturity	Total
Financial Liabilities								
Deposits from customers	767,289	1,934,929	4,105,883	1,941,162	4,629	3,696	-	8,757,588
Deposits from public sector entities	34	-	-	-	-	-	-	34
Deposits from holding and associated companies	12,760	21,413	25,669	14,568	-	-	-	74,410
Other financial liabilities	-	12,105	82,569	26,261	-	-	-	120,935
	780,083	1,968,447	4,214,121	1,981,991	4,629	3,696	-	8,952,967
 Net Position	 3,362,601	 (1,755,811)	 (2,854,535)	 (547,274)	 1,374,211	 431,192	 1,790,151	 1,800,535

Note: For customers loans and advances, the "No Maturity" amount refers to the portion that is credit-impaired or overdue by more than one month.

24. Fund Liquidity Risk (Continued)

(2) Other Quantitative Disclosures

(a) Weekly Average Liquidity

30 June 2025
(In thousands of MOP)

Weekly average minimum amount of cash in hand	165,934.39
Weekly average amount of cash in hand	504,213.25

The weekly average liquidity is calculated in accordance with the requirements of the Monetary Authority of Macao using specified ratios (e.g., 3% for demand deposits, 2% for deposits with maturities less than 3 months, and 1% for deposits with maturities over 3 months).

(b) Liquid Assets for Solvency Purposes

30 June 2025
(In thousands of MOP)

Monthly average specified liquid assets	5,779,452.48
Monthly average basic liabilities	8,681,775.98
Ratio of designated liquid assets to basic liabilities	66.57%

(c) Average Liquidity Ratios

30 June 2025

1-month average liquidity ratio	122.60%
3-month average liquidity ratio	69.83%

18. Other Information

Operating Lease Commitments

As Lessee

The Bank leases certain office premises under operating lease arrangements with remaining lease terms ranging from one to six years. As at the end of June 2025, the Bank's future minimum lease payments under irrevocable operating leases and their maturity are as follows:

	30 June 2025 MOP
Within 1 year	13,319,317
1 to 5 years (inclusive)	30,211,316
Over 5 years	5,321,670
	<u>48,852,303</u>