



The Macau Chinese Bank Ltd.

澳門華人銀行股份有限公司

Prepared as per

AMCM's guideline dated 28/03/2024 (Circular no.004/B/2024-DSB/AMCM)

財務訊息披露是根據金管局於28/03/2024發出的指引（傳閱文件第004/B/2024-DSB/AMCM號）而制定

The Macau Chinese Bank Limited

Disclosure of Financial Information

For first-half year ended 30 June 2024

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1. Statement of Financial Position

	AS AT 30 JUNE 2024	AS AT 31 DECEMBER 2023
	MOP	MOP
ASSETS		
Cash and balances with banks	890,584,330	2,073,505,704
Deposits with Monetary Authority	162,096,343	197,930,464
Placements with banks	1,125,620,194	643,356,463
Monetary bills with Monetary Authority	1,274,889,589	991,906,863
Loans and advances to customers	5,366,010,426	6,005,782,069
Receivables and other assets	154,041,920	171,283,239
Investments in securities	1,246,998,207	992,646,775
Property and equipment	272,793,035	280,391,886
Investment in a subsidiary	5,567,400	2,231,400
Total assets	<u>10,498,601,444</u>	<u>11,359,034,863</u>
LIABILITIES		
Deposits from customers	9,463,006,392	10,116,930,135
Payables and other liabilities	141,904,314	200,706,515
Tax payable	-	-
Bonds issued	180,000,000	180,000,000
Deferred tax liabilities	12,642,341	11,926,911
Total liabilities	<u>9,797,553,047</u>	<u>10,509,563,561</u>

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1. Statement of Financial Position (Continued)

	AS AT 30 JUNE 2024	AS AT 31 DECEMBER 2023
	MOP	MOP
EQUITY		
Capital	2,000,000,000	1,000,000,000
Additional paid-in capital	-	1,000,000,000
Legal reserve	71,871,089	71,871,089
General regulatory reserves	-	-
Specific regulatory reserves	58,000,000	58,000,000
Investment revaluation reserves	(10,428,707)	3,045,713
Asset revaluation reserves	37,189,518	37,189,518
Retained earnings	<u>(1,455,583,503)</u>	<u>(1,320,635,018)</u>
Total equity	<u>701,048,397</u>	<u>849,471,302</u>
Total liabilities and equity	<u>10,498,601,444</u>	<u>11,359,034,863</u>

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2. Statement of Profit or Loss & Comprehensive Income

	30TH JUNE 2024 MOP	30TH JUNE 2023 MOP
Interest income	155,699,132	213,092,001
Interest expense	<u>(175,690,232)</u>	<u>(158,789,325)</u>
Net interest income	<u>(19,991,100)</u>	<u>54,302,676</u>
Fee and commission income	3,244,105	4,033,113
Fee and commission expenses	<u>(580,606)</u>	<u>(442,093)</u>
Net fee and commission income	<u>2,663,499</u>	<u>3,591,020</u>
Other operating income and expenses, net	(4,561,921)	70,340
Net trading loss on investments in securities at fair value through profit or loss	(226,217)	(966,619)
Operating Expenses	<u>(53,467,514)</u>	<u>(60,854,880)</u>
	(75,583,253)	(3,857,463)
Net charge of impairment allowances	(59,389,080)	(362,167,072)
LOSS BEFORE TAX	<u>(134,972,333)</u>	<u>(366,024,535)</u>
Income tax credit	23,848	109,504
LOSS FOR THE YEAR	<u>(134,948,485)</u>	<u>(365,915,031)</u>

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2. Statement of Profit or Loss & Comprehensive Income (Continued)

	FOR THE 6 MONTHS ENDED 30TH JUNE 2024 MOP	FOR THE 6 MONTHS ENDED 30TH JUNE 2023 MOP
LOSS FOR THE YEAR	<u>(134,948,485)</u>	<u>(365,915,031)</u>
Other comprehensive income/(loss) that may be reclassified to profit or loss in subsequent periods:		
Investments in debt securities at fair value through other comprehensive income:		
Changes in fair value	1,596,596	1,230,826
Release upon redemption/disposal reclassified to profit or loss		
Changes in impairment allowances	107,835.00	(1,148,375)
Income tax effect	<u>(173,786.00)</u>	<u>(141,226)</u>
Net other comprehensive (loss)/income that may be reclassified to profit or loss in subsequent periods, net of tax	<u>1,530,645.00</u>	<u>(58,775)</u>
Other comprehensive income/(loss) that will not be reclassified to profit or loss in subsequent periods:		
Investments in equity securities at fair value through other comprehensive income:		
Changes in fair value	(245,731)	39,641
Income tax effect	<u>(81,235)</u>	<u>(96,006)</u>
Net other comprehensive income/ (loss) that will not be reclassified to profit or loss in subsequent periods, net of tax	<u>(326,966)</u>	<u>(56,365)</u>
OTHER COMPREHENSIVE INCOME/ (LOSS) FOR THE YEAR, NET OF TAX	<u>1,203,679</u>	<u>(115,140)</u>
TOTAL COMPREHENSIVE LOSS FOR THE YEAR	<u>(133,744,806)</u>	<u>(366,030,171)</u>

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

	AS AT 30 JUNE 2024
	MOP
Values received for custody	53,615,642
Values as collateral	9,252,796,791
Bank guarantees	494,692,003
Other memorandum items	356,836,197
	<u>10,157,940,632</u>

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4. Statements of Changes in Equity

As at 30 JUNE 2024

	Share Capital	Additional Paid-in Capital (a)	Legal Reserve	Regulatory Reserve (b)	Investment Revaluation Reserve (c)	Asset Revaluation Reserve (d)	Accumulated Losses	Total Equity
	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP
At 1 January 2024	1,000,000,000	1,000,000,000	71,871,089	58,000,000	3,045,713	37,189,518	(1,320,635,018)	849,471,302
Loss for the year	-	-	-	-	-	-	(134,948,485)	(134,948,485)
Other comprehensive income/(loss) for the year:								
Investments in debt securities:								
Changes in fair value	-	-	-	-	1,596,596	-	-	1,596,596
Changes in impairment allowances	-	-	-	-	107,835	-	-	107,835
Income tax effect	-	-	-	-	(173,786)	-	-	(173,786)
Investments in equity securities:								
Changes in fair value	-	-	-	-	(245,731.00)	-	-	(245,731.00)
Income tax effect	-	-	-	-	(81,235.00)	-	-	(81,235.00)
Total comprehensive income for the year	-	-	-	-	1,203,679	-	-	1,203,679
Transfer to legal reserve	-	-	-	-	-	-	-	-
Transfer to general regulatory reserve	-	-	-	-	-	-	-	-
Transfer to specific regulatory reserve	-	-	-	-	(15,294,125)	-	-	(15,294,125)
Issue of shares	1,000,000,000	-	-	-	-	-	-	1,000,000,000
Contribution from shareholder	-	(1,000,000,000)	-	-	-	-	-	(1,000,000,000)
Translation of Foreign Currency	-	-	-	-	616,026	-	-	616,026
At 30 JUNE 2024	2,000,000,000	-	71,871,089	58,000,000	(10,428,707)	37,189,518	(1,455,583,503)	701,048,397

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4. Statements of Changes in Equity (Continued)

	Share Capital	Additional Paid-in Capital (a)	Legal Reserve	Regulatory Reserve (b)	Investment Revaluation Reserve (c)	Asset Revaluation Reserve (d)	Accumulated Losses	Total Equity
	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP
At 1 January 2023	800,000,000	-	68,311,108	43,189,405	(17,835,918)	37,189,518	(466,550,740)	464,303,373
Loss for the year	-	-	-	-	-	-	(835,713,702)	(835,713,702)
Other comprehensive income/(loss) for the year:								
Investments in debt securities:								
Changes in fair value	-	-	-	-	3,428,457	-	-	3,428,457
Changes in impairment allowances	-	-	-	-	15,894,184	-	-	15,894,184
Income tax effect	-	-	-	-	(385,556)	-	-	(385,556)
Investments in equity securities:								
Changes in fair value	-	-	-	-	2,137,852	-	-	2,137,852
Income tax effect	-	-	-	-	(193,306)	-	-	(193,306)
Total comprehensive income for the year	-	-	-	-	20,881,631	-	-	20,881,631
Transfer to legal reserve	-	-	3,559,981	-	-	-	(3,559,981)	-
Transfer to general regulatory reserve	-	-	-	(43,189,405)	-	-	43,189,405	-
Transfer to specific regulatory reserve	-	-	-	58,000,000	-	-	(58,000,000)	-
Issue of shares	200,000,000	-	-	-	-	-	-	200,000,000
Contribution from shareholder	-	1,000,000,000	-	-	-	-	-	1,000,000,000
At 31 December 2023	1,000,000,000	1,000,000,000	71,871,089	58,000,000	3,045,713	37,189,518	(1,320,635,018)	849,471,302

Note:

- (a) Additional paid-in capital represents the cash and bank balances contributed by the Bank's immediate holding company during the year.
- (b) Regulatory reserve is established as per the requirements prescribed by Notice No.12/2021-AMCM.
- (c) Investment revaluation reserve represents the cumulative surpluses/(deficits) arising from revaluation of investments in securities at fair value through other comprehensive income.
- (d) Asset revaluation reserve represents valuation gain from the transfer of property and equipment to investment property.



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5. List of Shareholders with Qualifying Holdings

MAIN SHAREHOLDER:

Nam Yue (Group) Company Limited (Set up in Macau) (78%)



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6. Names of the Members of the Company Boards

LIST OF BOARD OF THE SHAREHOLDERS'S GENERAL MEETING:

President : Nam Yue (Group) Company Limited

Members : Wong Garrick Jorge Kar Ho

Ho Hon Cheong

Ho Hon Kong

Lam Ka Vai Carlos

Secretary: Yu Peihuan

SUPERVISORY BOARD:

President: Wang Qingping

Members: CSC & Associados-Sociedade de Auditores (Represented by Mr. Mok Chi Meng)

Chui Calvin Tinlop

BOARD OF DIRECTORS:

President: Liu Shuangquan

Executive Director: Huang Zhenfu

Directors: Wong Garrick Jorge Kar Ho

Ho Hon Cheong

Ho Hon Kong

Lam Ka Vai Carlos

Li Rongzhou

Guo Zhihang

Chan Tat Kong (resigned with effect from 30th of April, 2024)

Company Secretary: Yu Peihuan

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7. Cash Flow Statement

AS AT 30 JUNE 2024

	For the six months ended 30 JUNE 2024 MOP	For the six months ended 30 JUNE 2023 MOP
CASH FLOWS FROM OPERATING ACTIVITIES		
Loss before tax	(134,948,485)	(365,915,031)
Adjustments for:		
Depreciation of property and equipment	10,932,922	9,894,320
Net trading loss on investments in securities at Fair-Value-through-Profit & Loss	226,217	966,619
Unrealised foreign exchange differences relating to investments in securities	(1,539,402)	4,582,511
Net charge of impairment allowances	59,389,080	362,167,072
Loss on disposal of items of property and equipment	3,756,345.00	-
	<u>(62,183,324)</u>	<u>11,695,491</u>
Decrease in loans and advances to customers	590,768,639	135,667,127
Decrease in receivables and other assets	15,407,880	21,718,674
Decrease in deposits from banks	(200,002,845)	(256,719,000)
Decrease in deposits from customers	(453,920,898)	(218,100,291)
Increase /(decrease) in payables and other liabilities	(73,102,940)	80,950,159
Net cash flows used in operating activities	<u>(183,033,488)</u>	<u>(224,787,840)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities	(441,499,275)	(387,900,421)
Proceeds from redemption/disposal of investments in securities	165,336,244	114,400,000
Purchases of items of property and equipment	(3,295,245)	(728,163)
Purchases of monetary bills with Monetary Authority	(274,000,000)	(426,333,968)
Net cash flows used in investing activities	<u>(553,458,275)</u>	<u>(700,562,552)</u>

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7. Cash Flow Statement (continued)

AS AT 30 JUNE 2024

	For the six months ended 30 JUNE 2024 MOP	For the six months ended 30 JUNE 2023 MOP
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issue of shares	-	200,000,000
Net cash flows from financing activities	-	200,000,000
NET DECREASE IN CASH AND CASH EQUIVALENTS	(736,491,763)	(725,350,392)
Cash and cash equivalents at beginning of year	2,914,792,631	2,572,826,752
CASH AND CASH EQUIVALENTS AT 30TH JUNE	2,178,300,868	1,847,476,360
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS		
Cash and balances with banks	890,584,330	850,985,766
Deposits with Monetary Authority	162,096,343	162,415,595
Placements with banks with original maturity of less than three months	1,125,620,195	834,075,000
	2,178,300,868	1,847,476,361



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8. Derivatives Transactions

-NIL-

9. Related Party Transactions

Quantitative Disclosure- Transactions and Outstanding Balances

RELATED PARTY TRANSACTIONS

(a) During the six months ended 30 June 2024, the Bank had the following material transactions and balances with related parties:

	Notes	For the six months ended 30 Jun 2024 MOP
Received/receivable from or (paid)/(payable) to related companies:		
Rental expenses	(1)	(4,694,804)
Service fee	(2)	(1,205,015)
Payables and other liabilities	(3)	(101,299)
Receivable-Others	(4)	1,433,644
Deposits from customers:		
Directors of the Bank		4,835,862
Related companies of the Bank*		<u>918,419,626</u>

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

Notes:

- (1) Rental expenses were paid to related companies for the lease of office properties based on the market price.
- (2) Service fee was paid to a related company for the provision of consultation and security guard services based on the actual costs incurred.
- (3) Balance represented payables to a fellow subsidiary for renovation of office properties which was unsecured, interest-free and payable within 12 months.
- (4) Balance represented rental deposits received from a fellow subsidiary which was unsecured and interest-free.



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9. Related Party Transactions (continued)

Quantitative- Transactions and Outstanding Balances

(b) Compensation of key management personnel of the Bank

For the six months
ended 30 Jun 2024
MOP

Short term employee benefits

830,004

In the opinion of the directors, these balances and transactions were undertaken in the ordinary business and on the normal commercial terms similar as those offered to unrelated counterparties.



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10. Capital

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

(a) Share Capital

As at 30 June 2024

MOP

Authorised

10,000,000 shares of MOP200 each

2,000,000,000

Issued and fully paid:

10,000,000 shares of MOP200 each

2,000,000,000

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10. Capital (continued)

(b) Components of own fund

	As at 30 June 2024 MOP
Common Equity Tier 1 ("CET1") capital composition as follow:	
Qualifying common shares	2,000,000
Retained earnings/(Accumulated losses)	(1,455,584)
Accumulated other comprehensive income (OCI)	26,761
Other disclosed reserves:	
Legal reserve	71,871
Specific regulatory reserve	58,000
Deductions:	
Cumulative unrealized gains arising from the revaluation of land and buildings	(37,189)
Specific regulatory reserve	(58,000)
Tier 1 capital total	605,859
Tier 2 capital composition as follow:	
Expected credit loss (ECL) in stage 1& 2	66,298
Tier 2 capital total	66,298
Own funds	672,157

10. Capital (continued)

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

(c) Capital Adequacy Ratio

As at 30 June 2024

MOP

Weighted Credit Risk Exposures (a)	6,316,151
Weighted Market Risk Exposures (b)	370,847
Weighted Operational Risk Exposures (c)	236,395
Tier 1 capital total (d)	605,859
Own Funds (e)	672,157
Core Capital adequacy ratio (f)	
(f)= (d) / [(a)+ (b)+ (c)]	8.75%
Capital adequacy ratio (g)	
(g)= (e) / [(a)+ (b)+ (c)]	9.71%

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

-Not applicable-

11. Credit risk

Quantitative Disclosure

(1) Industry distribution of Loan and Advances

	Gross loans and advances	Expected Credit Loss			Regulatory reserves	As at 30 June 2024 MOP'000 Impaired loans and advances
		Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Agriculture and fisheries	123,600	-	-	61,894	-	123,600
Mining industries	-	-	-	-	-	-
Manufacturing industries	336,899	1,552	2,196	23,226	-	128,740
Electricity, gas and water	-	-	-	-	-	-
Construction and public works	1,472,328	2,742	5,612	521,354	-	867,681
Wholesale and retail trade	737,591	1,710	1,039	90,810	-	463,672
Restaurants, hotels and similar	96,700	101	-	30,700	-	76,293
Transport, warehousing and communicatio	-	-	-	-	-	-
Non-monetary financial institutions	66,355	-	-	42,437	-	66,355
Gaming	-	-	-	-	-	-
Exhibition and conference	-	-	-	-	-	-
Education	27,440	130	-	-	-	-
Information technology	211,656	-	2,212	64,381	-	157,332
Other industries	2,158,924	18,911	18,851	451,327	-	1,027,883
Personal loans	1,716,905	4,933	3,321	232,947	-	646,341
Total	6,948,398	30,079	33,231	1,519,076	-	3,557,897

(2) Geographical distribution

(a) Geographical distribution of Loans and Advances

	Gross loans and advances	Expected Credit Loss			Regulatory reserves	As at 30 June 2024 MOP'000 Impaired loans and advances
		Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Macau SAR	4,152,126	21,136	33,231	984,944	-	1,933,783
Hong Kong SAR	699,052	2,781	-	119,365	-	256,170
China, People's Republic	1,507,162	3,341	-	279,913	-	1,131,769
Cayman Islands	359,776	1,776	-	134,854	-	236,175
Virgin Islands, British	230,282	1,045	-	-	-	-
Total	6,948,398	30,079	33,231	1,519,076	-	3,557,897

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11. Credit risk (continued)

Quantitative Disclosure (continued)

(2) Geographical distribution (continued)

(b) Geographical analysis of loan and commitments & investments in debt securities

Region	Debt securities	loans and commitments	Financial derivatives	Expected Credit Loss			Regulatory reserves	As at 30 June 2024 MOP'000 Impaired loans and advances
				Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Macau SAR								
Of which:								
– Banks	351,838	-	-	22	-	-	-	-
– Government/Public sectors	55,040	-	-	-	-	-	-	-
– Others	-	4,152,125	-	21,136	33,231	984,944	-	1,933,783
Hong Kong SAR								
Of which:								
– Banks	353,029	-	-	216	-	-	-	-
– Government/Public sectors	-	-	-	-	-	-	-	-
– Others	41,478	699,052	-	2,788	-	119,365	-	256,170
Mainland China								
Of which:								
– Banks	36,585	-	-	-	-	-	-	-
– Government/Public sectors	65,159	-	-	278	-	-	-	-
– Others	30,029	1,507,163	-	3,405	-	298,666	-	1,131,769
Cayman Islands								
Of which:								
– Banks	-	-	-	-	-	-	-	-
– Government/Public sectors	-	-	-	-	-	-	-	-
– Others	22,992	359,776	-	1,776	-	145,862	-	236,175
Othes								
Of which:								
– Banks	320,944	-	-	46	-	-	-	-
– Government/Public sectors	-	-	-	-	-	-	-	-
– Others	-	230,282	-	1,045	-	-	-	-
TOTAL	1,277,094	6,948,398	-	30,712	33,231	1,548,837	-	3,557,897

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11. Credit risk (continued)

Quantitative Disclosure (continued)

(3) Analysis of accounting past due exposures

	As at 30 June 2024						
	Gross loans and advances				Expected Credit Loss		
	Debt securities	Gross amount	% of total loans	value of the collateral	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL
which have been overdue for:							
- 6 months or less but over 3 months	-	585,409	8.43%	4,052,196	-	-	156,359
- 1 year or less but over 6 months	-	525,479	7.56%	497,795	-	-	160,162
- over 1 year	29,761	2,447,009	35.22%	1,622,530	-	-	1,202,555
Total	29,761	4,294,665	61.81%	6,172,521	2,623	33,231	1,548,837

As at 30 June 2024, the Bank does not have any past due interbank loans and advances for the period.

11. Credit risk (continued)

Quantitative Disclosure (continued)

(4) Credit quality analysis under regulatory asset classification

The following table demonstrates in accordance with the Notice no. 012/2021-AMCM.

Credit quality analysis under regulatory asset classification

	Outstanding Balance	Real Guarantee Value	Net Exposure	Expected Credit Loss			Regulatory Reserves
				Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	MOP'000
Credits							
Pass	3,248,316			35,181	-	-	-
Special Mention	741,504			2,650	33,854	-	-
Substandard	585,409	4,052,196	141,802	-	-	156,359	-
Doubtful	525,479	497,795	244,385	-	-	160,162	-
Loss	2,447,009	1,622,530	1,228,435	-	-	1,202,555	-
Sub-total (Credits)	7,547,716	6,172,521	1,614,621	37,831	33,854	1,519,076	-
Debt Securities							
Pass	1,202,037			345	-	-	-
Special Mention	-			-	-	-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	29,761			-	-	29,761	-
Sub-total	1,231,798			345	-	29,761	-
Interbank Deposit /Placement							
Pass	1,397,760			94	-	-	-
Special Mention	-			-	-	-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	-			-	-	-	-
Sub-total	1,397,760			94	-	-	-
Monetary Bills							
Pass	1,275,000			110	-	-	-
Special Mention	-			-	-	-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	-			-	-	-	-
Sub-total	1,275,000			110	-	-	-
Total	11,452,274			38,380	33,854	1,548,837	-

As at 30 June 2024, the Bank does not have any trade bills for the period.

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12. Market risk

Quantitative Disclosure - Capital requirements

The following data demonstrates market risk capital charges determined in accordance with Notice No.011/2015-AMCM:

	As at 30 June 2024 MOP'000
Market Risk Capital Charge for	
Specific Risk of Debt Securities and Debt Derivatives	13,164
General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Exposures	15,646
Equity Exposures	-
Foreign Exchange Exposures	858
Commodities Exposures	-
Market Risk Capital Charges for all categories	29,668

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13. Interest Rate Risk

Quantitative Disclosure – 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” (Circular No.051/B/2008-DSB/AMCM) 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 2024
	MOP'000
Currencies	
MOP	(5,792)
HKD	28,761
USD	31,357
CNY	(3,199)
Impact on economic value of own funds ratio	7.61%

14. Foreign Exchange Risk

Quantitative Disclosure

(1) Total Net Long and Net Short Position in Foreign Currencies

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

	As at 30 June 2024 <u>MOP'000 Equivalent</u>
HKD	(574,873)
CNY	10,709
USD	920,575
Others	(488)

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

	As at 30 June 2024		
	Spot Assets	Spot Liabilities	Net Position
	MOP'000	MOP'000	MOP'000
HKD	-	(574,873)	(574,873)
USD	920,575	-	920,575

(3) Quantitative Disclosure -Forward sales position

-NIL-



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15. Equity position risk

-Not applicable-



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16. Commodity risk

-NIL-

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17. Liquidity Risk

Quantitative Disclosure

(1) Analysis of assets and liabilities by remaining maturity

	As at 30 June 2024							
	MOP'000							
	On demand	Within 1 month	Within a period of more than 1 month but not more than 3 months	Within a period of more than 3 months but not more than 1 year	Within a period of more than 1 year but not more than 3 years	Within a period of more than 3 years	Indefinite Period	Total
Financial assets								
Cash and balances with banks	618,536	-	-	-	-	-	-	618,536
Deposits with AMCM	162,096	-	-	-	-	-	-	162,096
Placements with other banks	490,628	907,040	-	-	-	-	-	1,397,668
Cerificates of deposit held	-	-	103,000	-	-	-	-	103,000
Monetary bills with AMCM	1,004,890	100,000	100,000	70,000	-	-	-	1,274,890
Loans and advances to customers	2,212,572	11,796	360,104	1,119,386	695,744	966,408	-	5,366,010
Financial assets included in receivables and other assets	29,100	25	118,170	5,148	748	851	-	154,042
Investment in securities	-	59,553	47,487	63,527	973,431	-	-	1,143,998
	<u>4,517,822</u>	<u>1,078,414</u>	<u>728,761</u>	<u>1,258,061</u>	<u>1,669,923</u>	<u>967,259</u>	<u>-</u>	<u>10,220,240</u>
Financial liabilities								
Deposits from customers	704,045	1,096,667	2,118,087	4,361,659	255,057	3,696	-	8,539,211
Deposits from public sector entities	98	-	-	-	-	-	-	98
Deposits from holding and associated companies	900,880	3,493	-	19,324	-	-	-	923,697
Bonds issued	-	180,000	-	-	-	-	-	180,000
Financial liabilities included in payables and other liabilities	-	9,576	106,190	26,139	-	-	-	141,905
	<u>1,605,023</u>	<u>1,289,736</u>	<u>2,224,277</u>	<u>4,407,122</u>	<u>255,057</u>	<u>3,696</u>	<u>-</u>	<u>9,784,911</u>

(2) Average weekly liquidity

For the six months
Ended 30 June 2024
(MOP'000)

Minimum requirement of cash in hand	169,336
Average weekly amount of cash in hand	429,088

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)

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17. Liquidity Risk (continued)

Quantitative Disclosure (continued)

(3) Average specified liquid assets

	For the six months Ended 30 June 2024 <u>(MOP'000)</u>
Specified liquid assets	9,669,238
Basic liabilities	5,912,602
Ratio of solvency assets to basic liabilities	52.57%

(4) Average liquidity ratio

	For the six months Ended 30 June 2024
One-month liquidity ratio	138%
Three-month liquidity ratio	77%

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18. Other Information

Operating Lease Commitments

(a) 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:

As lessee	Ended 30 June 2024 MOP
Within one year	13,206,866
In the second to fifth years, inclusive	28,603,121
After five years	5,321,670
	<u>47,131,657</u>

19. Notes

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