



The Macau Chinese Bank Ltd.

Prepared as per

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

The Macau Chinese Bank Ltd.

Disclosure of Financial Information

For the six months ended 30 June 2015(unaudited)



The Macau Chinese Bank Ltd.

Prepared as per

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

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Article °75(1) of FSAM (Financial System Act of Macau)

(i)Balance Sheet(Unaudited)

BALANCE SHEET AS AT 30TH JUNE 2015			(Unaudited)
資產負債表於二零一五年六月三十日			MOP
			澳門幣
ACTIVO	ACTIVO BRUTO	PROVISÕES AMORTIZAÇÕES E MENOS - VALIAS	ACTIVO LÍQUIDO
資產	資產總額	備用金,折舊和減值	資產淨額
CAIXA	27,833,100.07		27,833,100.07
現金			
DEPÓSITOS NA AMCM	48,047,972.97		48,047,972.97
AMCM存款			
VALORES A COBRAR			
應收賬項			
DEPÓSITOS À ORDEM NOOUTRAS INSTITUIÇÕES			
DE CRÉDITO NO TERRITÓRIO	116,985,853.31		116,985,853.31
在本地之其他信用機構活期存款			
DEPÓSITOS À ORDEM NO EXTERIOR	79,005,890.79		79,005,890.79
在外地之其他信用機構活期存款			
OURO E PRATA			
金,銀			
OUTROS VALORES	18,536.00		18,536.00
其他流動資產			
CRÉDITO CONCEDIDO	396,106,270.48		396,106,270.48
放款			
APLICAÇÕES EM INSTITUIÇÕES DE CRÉDITO	40,000,000.00		40,000,000.00
NO TERRITÓRIO			
在本澳信用機構拆放			
DEPÓSITOS COM PRÉ-A VISO E A PRAZO	20,620,245.08		20,620,245.08
NO EXTERIOR			
在外地信用機構之通知及定期存款			
ACCÇÕES, OBRIGAÇÕES E QUOTAS	87,135,616.23		87,135,616.23
股票,債券及股權			
APLICAÇÕES DE RECURSOS CONSIGNADOS			
承銷資金投資			
DEVEDORES	83,860,285.40		83,860,285.40
債務人			
OUTRAS APLICAÇÕES			
其他投資			
PARTICIPAÇÕES FINANCEIRAS			
財務投資			
IMÓVEIS	133,299,861.72	961,402.17	132,338,459.55
不動產			
EQUIPAMENTO	25,257,588.74	21,000,298.18	4,257,290.56
設備			
CUSTOS PLURIENIAIS			
遞延費用			
DESPESAS DE INSTALAÇÃO			
開辦費用			
IMOBILIZAÇÕES EM CURSO			
未完成不動產			
OUTROS VALORES IMOBILIZADOS			
其他固定資產			
CONTAS INTERNAS E DE REGULARIZAÇÃO	5,674,827.89		5,674,827.89
內部及調整賬			
TOTAIS	1,063,846,048.68	21,961,700.35	1,041,884,348.33
總額			



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BALANCE SHEET AS AT 30TH JUNE 2015		
	資產負債表於二零一五年六月三十日	
		(Unaudited)
		MOP
		澳門幣
PASSIVO	SUB-TOTAIS	TOTAL
負債	小結	總額
DEPÓSITOS À ORDEM	201,198,716.72	
活期存款		
DEPÓSITOS C/PRÉ-AVISO		
通知存款		
DEPÓSITOS A PRAZO	417,154,770.82	
定期存款		
DEPÓSITOS DE SECTOR PÚBLICO	73.57	618,353,561.11
公共機構存款		
RECURSOS DE INSTITUIÇÕES DE CRÉDITO NO TERRITÓRIO		
本地信用機構資金		
RECURSOS DE OUTRAS ENTIDADES LOCAIS		
其他本地機構資金		
EMPRESTIMOS EM MOEDAS EXTERNAS		
外幣借款		
EMPRÉSTIMOS POR OBRIGAÇÕES		
債券借款		
CREDORES POR RECURSOS CONSIGNADOS		
承銷資金債權人		
CHEQUES E ORDENS A PAGAR	994,629.16	
應付支票及票據		
CREDORES	15,598,296.97	
債權人		
EXIGIBILIDADES DIVERSAS	952,511.00	17,545,437.13
各項負債		
CONTAS INTERNAS E DE REGULARIZAÇÃO		2,399,760.99
內部及調整賬		
PROVISÕES PARA RISCOS DIVERSOS		853,360.10
各項風險備用金		
CAPITAL	260,000,000.00	
股本		
RESERVA LEGAL	23,966,670.00	
法定儲備		
RESERVA ESTATUTÁRIA		
自定儲備		
RESERVA DE REAVLIAÇÃO	39,814,689.25	
重估儲備		
OUTRAS RESERVAS	4,174,983.96	
其他儲備		327,956,343.21
RESULTADOS TRANSITADOS DE EXERCÍCIOS ANTERIORES	73,054,847.87	
歷年營業結果		
RESULTADO DO EXERCÍCIO	1,721,037.92	74,775,885.79
本年營業結果		
TOTAIS		1,041,884,348.33
總額		
Nota: A rubrica 《Outras Reservas》 está Incluído um valor de MOP4,174,983.96 de provisões genéricas adicionais constituídas em cumprimento das regras do Aviso No. 18/93-AMCM		
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, 金額為澳門幣 4,174,983.96元。		



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(ii) Profit & Loss Account

PROFIT AND LOSS ACCOUNT			
FOR THE YEAR 30 DE JUNHO DE 2015			
損益表			
截至二零一五年六月三十日止年度			(Unaudited)
			MOP
			澳門幣
DÉBITO	MONTANTE	CRÉDITO	MONTANTE
借方	金額	貸方	金額
CUSTOS DE OPERAÇÕES PASSIVAS	2,874,991.01	PROVEITOS DE OPERAÇÕES ACTIVAS	10,183,766.10
負債業務成本			
CUSTOS COM PESSOAL		PROVEITOS DE SERVIÇOS BANCÁRIOS	3,020,065.04
人事費用		銀行服務收益	
REMUNERAÇÕES DOS ORGÃOS DE GESTÃO E FISCALIZAÇÃO	122,498.00	PROVEITOS DE OUTRAS OPERAÇÕES BANCÁRIAS	618,361.85
董事及監察會開支		其他銀行業務收益	
REMUNERAÇÕES DE EMPREGADOS	7,615,750.03	RENDIMENTOS DE TÍTULOS DE CRÉDITO E DE PARTICIPAÇÕES FINANCEIRAS	3,187,127.83
職員開支		證券及財務投資收益	
ENCARGOS SOCIAIS		OUTROS PROVEITOS BANCÁRIOS年表3	36,587.03
固定職員福利		其他銀行收益	
OUTROS CUSTOS COM O PESSOAL		PROVEITOS INORGÂNICOS	3,040,457.32
其他人事費用		非正常業務收益	
FORNECIMENTOS DE TERCEIROS	738,064.77	PREJUÍZOS DE EXPLORAÇÃO	
第三者作出之供應		營業損失	
SERVIÇOS DE TERCEIROS	4,336,890.22	DOTAÇÕES REDUÇÃO PARA PROVISÕES CONFORME RJSF	
第三者提供之勞務		根據金融體系法律制度減撥的備用金	
OUTROS CUSTOS BANCÁRIOS	51,599.94		
其他銀行費用			
IMPOSTOS	210,000.00		
稅項			
CUSTOS INORGÂNICOS	12,420.20		
非正常業務費用			
DOTAÇÕES PARA AMORTIZAÇÕES	998,114.13		
折舊撥款			
DOTAÇÕES PARA PROVISÕES	555,998.95		
備用金之撥款			
LUCRO DA EXPLORAÇÃO	2,570,037.92		
營業利潤			
TOTAL	20,086,365.17	TOTAL	20,086,365.17
總額		總額	



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(ii) Profit & Loss Account (continued)

PROFIT AND LOSS ACCOUNT			
FOR THE YEAR 30 DE JUNHO DE 2015 (continued)			
損益表(續)			
截至二零一五年六月三十日止年度			(Unaudited)
			MOP
			澳門幣
DÉBITO	MONTANTE	CRÉDITO	MONTANTE
借方	金額	貸方	金額
PREJUÍZO DE EXPLORAÇÃO		LUCRO DE EXPLORAÇÃO	2,570,037.92
營業損失		營業利潤	
PREJUÍZO DE EXPLORAÇÃO ANTERIORES		LUCROS RELATIVOS A EXERCÍCIOS ANTERIORES	
歷年之損失		歷年之利潤	
PERDAS EXCEPCIONAIS		LUCROS EXCEPCIONAIS	
特別損失		特別利潤	
DOTAÇÕES PARA IMPOSTOS SOBRE LUCROS DO EXERCÍCIO	234,000.00	PROVISÕES UTILIZADAS	
營業利潤之稅項撥款		備用金之使用	
DOTAÇÕES ADICIONAIS PARA PROVISÕES CONFORME RJSF	615,000.00	DOTAÇÕES REDUÇÃO PARA PROVISÕES CONFORME RJSF	
根據金融體系法律制度增撥的備用金		根據金融體系法律制度減撥的備用金	
RESULTADO DO EXERCÍCIO	1,721,037.92		
營業結果			
TOTAL	2,570,037.92	TOTAL	2,570,037.92
總額		總額	



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(iii) List of shareholders with qualifying holdings

Main shareholders:

Winwise Holdings Ltd

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Discovery Planet Ltd.

The Bank is the subsidiary of Winwise Holdings Limited, a company incorporated in Hong Kong. In the opinion of the directors, the ultimate holding company of the Bank is Lippo Capital Limited, which is incorporated in the Cayman Islands.



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(iv)Names of the members of the company boards

CORPORATE INFORMATION

GENERAL ASSEMBLY

Mr. Albert Saychuan Cheok(Chairman)

Mr. Hau Tat Kwong, Andrew(Secretary)

SUPERVISORY BOARD

Mr. Chan Nim Leung, Leon(Chairman)

Mr. Chui Sai Cheong

Mr. Leung Nai Chau, Jesse

DIRECTORS

Mr. Lee Luen Wai, John (Chairman)

Mr. Chan Tat Kong

Mr. Ng Tai Chiu, David

Mr. Hau Tat Kwong Andrew

Mr. Cheng Sai Chong

EXECUTIVE COMMITTEE

Mr. Chan Tat Kong (Chairman)

Mr. Lee Luen Wai, John

Mr. Cheng Sai Chong

Mr. Ng Tai Chiu, David (Alternant of Mr. Lee Luen Wai, John)



The Macau Chinese Bank Ltd.

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Cash flow statement

Six months ended 30 June 2015

(unaudited)

Six months ended

30 June 2015

MOP

CASH FLOWS FROM OPERATING ACTIVITIES

Profit before tax	1,955,038
Adjustments for:	
Depreciation	998,114
Amortisation of discount on debt securities	259,319
Unrealised foreign exchange differences relating to available-for-sale securities	(140,490)
Impairment allowances (reversed)/provided for impaired assets, net	1,323,344
Changes in fair value of investment properties	-
Gain on disposal of available-for-sale securities	-
	<hr/>
	4,395,325
Increase in loans and advances to customers	(64,663,680)
Decrease/(Increase) in receivables and other assets	(76,117,307)
Increase in deposits and balances of banks and other financial institutions	-
Increase/(Decrease) in deposits from customers	142,960,908
Increase/(Decrease) in payables and other liabilities	1,786,485
	<hr/>
Net cash flows from/(used in) operating activities	8,361,731



The Macau Chinese Bank Ltd.

Prepared as per

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Cash flow statement(continued)

CASH FLOWS FROM INVESTING ACTIVITIES

Purchases of held-to-maturity securities	-
Purchases of available-for-sale securities	(16,832,813)
Purchases of property and equipment	(980,023)
Proceeds from disposal of held-to-maturity securities	-
Proceeds from disposal of available-for-sale securities	20,966,690
Net cash flows used in investing activities	<u>3,153,854</u>

NET INCREASE IN CASH AND CASH EQUIVALENTS 11,515,585

Cash and cash equivalents at beginning of year 320,977,477

CASH AND CASH EQUIVALENTS AT END OF YEAR 332,493,062

ANALYSIS OF BALANCES OF CASH AND

CASH EQUIVALENTS

Cash and balances with banks	223,824,844
Deposits with Monetary Authority	88,047,973
Placements with other banks with original maturity	
within three months	<u>20,620,245</u>
	<u><u>332,493,062</u></u>



The Macau Chinese Bank Ltd.

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Off-balance sheet exposures other than derivatives transactions

BALANCE SHEET AS AT 30TH JUNE 2015	
資產負債表於二零一五年六月三十日	
	(Unaudited)
	MOP
	澳門幣
CONTAS EXTRAPATRIMONIAIS	MONTANTE
備查賬	金額
VALORES RECEBIDOS EM DEPÓSITO	
代客保管賬	
VALORES RECEBIDOS PARA COBRANÇA	
代收賬	
VALORES RECEBIDOS EM CAUÇÃO	923,150,791.31
抵押賬	
GARANTIAS E A VALES PRESTADOS	35,511,241.10
保證及擔保付款	
CRÉDITOS ABERTOS	2,545,174.42
信用狀	
ACEITES EM CIRCULAÇÃO	
承對匯票	
VALORES DADOS EM CAUÇÃO	
代付保證金	
COMPRAS A PRAZO	
期貨買入	
VENDAS A PRAZO	
期貨賣出	
OUTRAS CONTAS EXTRAPATRIMONIAIS	136,597.76
其他備查賬	



The Macau Chinese Bank Ltd.

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Derivatives transactions

-No such transactions-



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Related party transaction

-Quantitative disclosures

Transactions and outstanding balances

RELATED PARTY TRANSACTIONS

- (a) During the six months ended 30 Jun 2015 and 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 2015 MOP
Commission income from a fellow subsidiary	(i)	<u>612,902</u>
Fee expense to fellowing subsidiary	(ii)	<u>316,562</u>
System installation fee paid to a fellow subsidiary	(iii)	<u>705,930</u>
Receivables and other assets:		
Fellow subsidiary	(iv)	<u>6,430,702</u>
Deposits from customers:		
Directors of the Bank		1,936,629
Members of key management of the Bank		3,582,001
Fellow subsidiary		<u>88,200,000</u>



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Quantitative disclosures(continued)

(a) Notes: (continued)

- (i) Commission income was charged based on the actual costs incurred for the provision of securities dealing services by the Bank.
- (ii) 0.045% flat commission expense provided to the fellow subsidiary based on the gross amount of each of the securities trading transactions.
- (iii) System installation and maintenance fees in respect of administration work handling.
- (iv) Balance mainly represented deposits for securities trading placed with a fellow subsidiary.

(b) Compensation of key management personnel of the Bank

For the six months
Ended 30 Jun 2015
MOP

Short term employee benefits

1,087,597.11

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.



The Macau Chinese Bank Ltd.

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Capital

Quantitative disclosure

(a) Issued Capital	As at 30 June 2015 MOP
Authorised 5,000,000 shares of MOP100 each	<u>500,000,000</u>
Issued and fully paid: 2,600,000 shares of MOP100 each	<u>260,000,000</u>



The Macau Chinese Bank Ltd.

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Capital (continued)

(b) Components of own funds

As at
30 June 2015
'000MOP

EQUITY

Issued capital	260,000
Legal reserve	23,967
General Provision	4,320
Retained profits	73,055
Total equity	<u>361,342</u>

(c) Capital Adequacy Ratio = 61.6% (Requirement - not less than 8%)

(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)]
361,342	54,592	586,844	114,927	47.77%



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Solvency ratio for the top consolidated group and its significant bank subsidiaries

-Not applicable-



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Credit risk

- Quantitative disclosure

- Maturity analysis

			1 year or less	5 years or less			
		3 months but over	but over	but over	Over		
	On demand	or less	3 months	1 year	5 year	Undated	Total
	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000
Financial assets							
Cash and balances with banks	223,825	-	-	-	-	-	223,825
Deposits with Monetary authority	48,048	40,000	-	-	-	-	88,048
Placements with other banks	-	20,620	-	-	-	-	20,620
Loans and advances to customers	176,706	54,380	48,112	70,032	46,876	-	396,106
Financial assets included in receivables and other assets	11,908	72,889	4,757	-	-	-	89,554
Available-for-sale-securities	2,622	-	7,266	62,424	14,824	-	87,136
	463,109	187,889	60,135	132,456	61,700	-	905,289
Financial liabilities							
Deposits from customers	204,270	341,671	62,122	10,291	-	-	618,354
Payable and other liabilities	-	995	4,837	-	-	-	5,832
	204,270	342,666	66,959	10,291	-	-	624,186
Total undiscounted financial net assets / (liabilities)	258,839	(154,777)	(6,824)	122,165	61,700	-	281,103



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Credit risk

- Quantitative disclosure (continued)

- Industry Distribution and Geographic Distribution

	Industry Distribution	Geographic Distribution (in '000 MOP)	
		Macau (Residents)	Hong Kong(Non-Residents)
1.	Foodstuffs and beverages	7,078	-
2.	Clothing	9,881	-
3.	Other manufacturing industries		29,523
4.	Private Construction	-	-
5.	Public Construction	8,192	-
6.	Wholesale and retails trade	25,582	-
7.	Restaurants, Hotels and Similar	657	-
8.	Other industries	63,451	6,862
9.	Personal housing loans	35,864	793
10.	Personal credit for other purposes	208,139	84
	Total	358,844	37,262

- Past due assets - Group I (i.e. up to 3 months) according to Notice no.18/93-AMCM

Type	Overdue time	Amount(in '000 MOP)
Loans & Trade Financing	<3M	545,869



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Market risk

- Quantitative disclosure

Please refer to: - Interest rate risk

- Foreign exchange risk



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Interest rate risk

- Quantitative disclosure –economic value on rate shocks

Interest rate change 200 basic points to the following items:

2015	Own fund	Profit	Equity
1 st Quarter	3.79%	1,138.60%	5.26%
2 nd Quarter	3.93%	825.33%	5.46%



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Foreign exchange risk

Quantitative disclosure

Total net long and net short positions in foreign currencies

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

	As at 30 June 2015
	<u>MOP'000 Equivalent</u>
HKD	169,424
CNY	16,649
USD	95,538
Others	1,680

-Forward purchases or sales position

-NIL-



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Liquidity Risk

Quantitative disclosure

(1) Average weekly liquidity	For the six months Ended 30 June 2015 (in '000 MOP)
Minimum requirement of cash in hand	7,617
Average weekly amount of cash in hand	10,881

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)

(2) Average solvency assets	For the six months Ended 30 June 2015 (in '000 MOP)
Specified liquid assets	609,402
Basic liabilities	518,878
Ratio of solvency assets to basic liabilities	117%

(3) Average liquidity ratio	For the six months Ended 30 June 2015
One-month liquidity ratio	163%
Three-month liquidity ratio	121%



The Macau Chinese Bank Ltd.

Prepared as per

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

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 2015
	MOP
Within one year	6,356,412
In the second to fifth years, inclusive	<u>4,029,511</u>
	<u><u>10,385,923</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 2015
	MOP
Within one year	2,719,200
In the second to fifth years, inclusive	<u>1,586,200</u>
	<u><u>4,305,400</u></u>