



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 2016(unaudited)



The Macau Chinese Bank Ltd.

Prepared as per

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

Index for Disclosure of Financial Information

Page N°

1. Article ° 75(1) of FSAM (Financial System Act of Macau)	
(i) Balance Sheet	4-5
(ii) Profit & Loss Account	6-7
(iii) List of shareholders with qualifying holdings	8
(iv) Names of the members of the company boards	9-10
2. Cash Flow Statement	11-12
3. Off-balance-sheet exposures other than derivatives transactions	13
4. Derivatives transactions	14
5. Related Party Transactions	15-16
Quantitative disclosure - transactions and outstanding balances	
6. Capital	17-18
Quantitative disclosure - components of own funds & solvency ratio	
7. Solvency ratio for the top consolidated group & its significant bank subsidiaries	19
8. Credit Risk	20-21
Quantitative disclosure	
- Maturity analysis	
- Industry distribution	
- Geographic distribution	
- Past due assets analysis	
9. Market risk	22
Quantitative disclosure	



The Macau Chinese Bank Ltd.

Prepared as per

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

10. Interest rate risk	23
Quantitative disclosure - economic value on rate shocks	
11. Foreign exchange risk	24
Quantitative disclosure -total net long and net short positions in foreign currencies	
12. Liquidity risk	25
Quantitative disclosure	
13. Other information	26



The Macau Chinese Bank Ltd.

Prepared as per

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

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

(i)Balance Sheet(Unaudited)

BALANCE SHEET AS AT 30TH JUNE 2016			(Unaudited)
資產負債表於二零一六年六月三十日			MOP
			澳門幣
ACTIVO		PROVISÕES	ACTIVO
資產	ACTIVO BRUTO	A MORTIZAÇÕES E	LÍQUIDO
	資產總額	MENOS - VALIAS	資產淨額
		備用金,折舊和減值	
CAIXA	36,308,024.25		36,308,024.25
現金			
DEPÓSITOS NA AMCM	83,046,590.88		83,046,590.88
AMCM存款			
VALORES A COBRAR			
應收賬項			
DEPÓSITOS À ORDEM NOOUTRAS INSTITUIÇÕES			
DE CRÉDITO NO TERRITÓRIO	129,851,043.13		129,851,043.13
在本地之其他信用機構活期存款			
DEPÓSITOS À ORDEM NO EXTERIOR	175,338,781.13		175,338,781.13
在外地之其他信用機構活期存款			
OURO E PRATA			
金,銀			
OUTROS VALORES	16,759.00		16,759.00
其他流動資產			
CRÉDITO CONCEDIDO	978,087,067.37	33,107,349.34	944,979,718.03
放款			
APLICAÇÕES EM INSTITUIÇÕES DE CRÉDITO	50,000,000.00		50,000,000.00
NO TERRITÓRIO			
在本澳信用機構拆放			
DEPÓSITOS COM PRÉ-A VISO E A PRAZO			
NO EXTERIOR			
在外地信用機構之通知及定期存款			
ACÇÕES, OBRIGAÇÕES E QUOTAS	84,773,712.83		84,773,712.83
股票,債券及股權			
APLICAÇÕES DE RECURSOS CONSIGNADOS			
承銷資金投資			
DEVEDORES	18,972,752.69		18,972,752.69
債務人			
OUTRAS APLICAÇÕES			
其他投資			
PARTICIPAÇÕES FINANCEIRAS			
財務投資			
IMÓVEIS	169,999,861.72	1,044,400.77	168,955,460.95
不動產			
EQUIPAMENTO	26,190,460.44	22,778,817.58	3,411,642.86
設備			
CUSTOS PLURIENNAIS			
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	9,498,093.89		9,498,093.89
內部及調整賬			
TOTAIS	1,762,083,147.33	56,930,567.69	1,705,152,579.64
總額			



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BALANCE SHEET AS AT 30TH JUNE 2016		
資產負債表於二零一六年六月三十日		
		(Unaudited)
		MOP
		澳門幣
PASSIVO	SUB-TOTAIS	TOTAL
負債	小結	總額
DEPÓSITOS À ORDEM	186,216,284.25	
活期存款		
DEPÓSITOS C/PRÉ-A VISO		
通知存款		
DEPÓSITOS A PRAZO	1,011,971,382.25	
定期存款		
DEPÓSITOS DE SECTOR PÚBLICO	711.54	1,198,188,378.04
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	68,032,744.96	
應付支票及票據		
CREDORES	22,392,902.08	
債權人		
EXIGIBILIDADES DIVERSAS	747,568.00	91,173,215.04
各項負債		
CONTAS INTERNAS E DE REGULARIZAÇÃO		7,118,196.59
內部及調整賬		
PROVISÕES PARA RISCOS DIVERSOS		2,459,359.00
各項風險備用金		
CAPITAL	260,000,000.00	
股本		
RESERVA LEGAL	24,862,855.00	
法定儲備		
RESERVA ESTATUTÁRIA		
自定儲備		
RESERVA DE REAVALIACAO	39,326,729.51	
重估儲備		
OUTRAS RESERVAS	3,003,985.00	
其他儲備		327,193,569.51
RESULTADOS TRANSITADOS DE EXERCÍCIOS ANTERIORES	76,639,588.04	
歷年營業結果		
RESULTADO DO EXERCÍCIOS	2,380,273.42	79,019,861.46
本年營業結果		
TOTAIS		1,705,152,579.64
總額		
Nota: A rubrica «Outras Reservas» está Incluído um valor de MOP3,003,985 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 3,003,985元。		



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(ii) Profit & Loss Account

PROFIT AND LOSS ACCOUNT			
FOR THE YEAR 30TH JUNE 2016			
損益表			
截至二零一六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	6,181,931.12	PROVEITOS DE OPERAÇÕES ACTIVAS	15,875,038.61
負債業務成本		資產業務收益	
CUSTOS COM PESSOAL		PROVEITOS DE SERVIÇOS BANCÁRIOS	2,015,906.02
人事費用		銀行服務收益	
REMUNERAÇÕES DOS ORGÃOS	165,000.00	PROVEITOS DE OUTRAS OPERAÇÕES	1,596,035.21
DE GESTÃO E FISCALIZAÇÃO		BANCÁRIAS	
董事及監察會開支		其他銀行業務收益	
REMUNERAÇÕES DE EMPREGADOS	10,047,000.34	RENDIMENTOS DE TÍTULOS DE	
職員開支		CRÉDITO E DE PARTICIPAÇÕES	
ENCARGOS SOCIAIS		FINANCEIRAS	3,102,591.75
固定職員福利		證券及財務投資收益	
OUTROS CUSTOS COM O PESSOAL		OUTROS PROVEITOS BANCÁRIOS年表3	65,055.81
其他人事費用		其他銀行收益	
FORNECIMENTOS DE TERCEIROS	785,890.63	PROVEITOS INORGÂNICOS	3,292,772.45
第三者作出之供應		非正常業務收益	
SERVIÇOS DE TERCEIROS	4,991,998.83	PREJUÍZOS DE EXPLORAÇÃO	
第三者提供之勞務		營業損失	
OUTROS CUSTOS BANCÁRIOS	68,326.47	DOTAÇÕES REDUÇÃO PARA PROVISÕES	
其他銀行費用		CONFORME RJSF	
IMPOSTOS	210,000.00	根據金融體系法律制度減撥的備用金	546,627.95
稅項			
CUSTOS INORGÂNICOS	23,223.40		
非正常業務費用			
DOTAÇÕES PARA AMORTIZAÇÕES	840,383.59		
折舊撥款			
DOTAÇÕES PARA PROVISÕES			
備用金之撥款			
LUCRO DA EXPLORAÇÃO	3,180,273.42		
營業利潤			
TOTAL	26,494,027.80	TOTAL	26,494,027.80
總額		總額	



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(ii) Profit & Loss Account (continued)

PROFIT AND LOSS ACCOUNT			
FOR THE YEAR 30TH JUNE 2016 (continued)			
損益表(續)			
截至二零一六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	3,180,273.42
營業損失		營業利潤	
PREJUÍZO DE EXPLORAÇÃO		LUCROS RELATIVOS A EXERCÍCIOS	
ANTERIORES		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		PROVISÕES UTILIZADAS	
LUCROS DO EXERCÍCIO		備用金之使用	
營業利潤之稅項撥款		DOTAÇÕES REDUÇÃO PARA PROVISÕES	
DOTAÇÕES ADICIONAIS PARA PROVISÕES	800,000.00	CONFORME RISF	
CONFORME RISF		根據金融體系法律制度減撥的備用金	
根據金融體系法律制度增撥的備用金			
RESULTADO DO EXERCÍCIO	2,380,273.42		
營業結果			
TOTAL	3,180,273.42	TOTAL	3,180,273.42
總額		總額	



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(iii) List of shareholders with qualifying holdings

Main shareholders:

Agência Comercial e Industrial Nam Yue, Limitada (Incorporated in Macau)

Winwise Holdings Ltd. (Incorporated in Hong Kong)

Yang Jun



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(iv)Names of the members of the company boards

CORPORATE INFORMATION

GENERAL ASSEMBLY

Cao Dahua

Lee Luen Wai, John

Yang Jun

Yau Wai Chu (Secretary)

SUPERVISORY BOARD

Chairman:

Wang Yanping

Member:

Chan Nim Leung, Leon

Chui Sai Cheong

DIRECTORS BOARD

Chairman:

Cao Dahua

Executive Director:

Yau Wai Chu

Director:

Chan Tat Kong

Ng Tai Chiu, David

Yang Jun



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(iv)Names of the members of the company boards

CORPORATE INFORMATION (continued)

EXECUTIVE COMMITTEE

Cao Dahua

Yau Wai Chu

Chan Tat Kong

Ng Tai Chiu, David

Yang Jun



The Macau Chinese Bank Ltd.

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Cash flow statement

Six months ended 30 June 2016	(unaudited)
	Six months ended
	30 June 2016
	MOP
CASH FLOWS FROM OPERATING ACTIVITIES	
Profit before tax	2,380,273
Adjustments for:	
Depreciation	840,384
Amortisation of discount on debt securities	367,740
Unrealised foreign exchange differences relating to available-for-sale securities	(64,978)
Impairment allowances (reversed)/provided for impaired assets, net	253,372
Changes in fair value of investment properties	-
Gain on disposal of available-for-sale securities	(62,552)
	<hr/>
	3,714,239
Increase in loans and advances to customers	(519,298,074)
Decrease/(Increase) in receivables and other assets	(6,417,124)
Increase in deposits and balances of banks and other financial institutions	-
Increase/(Decrease) in deposits from customers	613,739,152
Increase/(Decrease) in payables and other liabilities	74,609,442
	<hr/>
Net cash flows from/(used in) operating activities	166,347,636



The Macau Chinese Bank Ltd.

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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	(18,737,062)
Purchases of property and equipment	(443,831)
Proceeds from disposal of held-to-maturity securities	-
Proceeds from disposal of available-for-sale securities	10,987,077
Net cash flows used in investing activities	(8,193,816)

NET INCREASE IN CASH AND CASH EQUIVALENTS 158,153,819

Cash and cash equivalents at beginning of year 316,390,620

CASH AND CASH EQUIVALENTS AT END OF YEAR 474,544,439

ANALYSIS OF BALANCES OF CASH AND
CASH EQUIVALENTS

Cash and balances with banks	341,497,849
Deposits with Monetary Authority	133,046,591
Placements with other banks with original maturity within three months	-
	<u>474,544,439</u>



The Macau Chinese Bank Ltd.

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Off-balance sheet exposures other than derivatives transactions

BALANCE SHEET AS AT 30TH JUNE 2016	
資產負債表於二零一六年六月三十日	
	(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	1,578,319,445.72
抵押賬	
GARANTIAS E A VALES PRESTADOS	35,825,986.62
保證及擔保付款	
CRÉDITOS ABERTOS	3,122,252.28
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	72,296.60
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 2016 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 2016 MOP
Received/receivable from or (paid)/ (payable) to related companies:		
Commission income from a fellow subsidiary	(i)	<u>624,883</u>
Fee income	(ii)	<u>114,566</u>
Fee expense	(iii)	<u>100,342</u>
System installation	(iv)	<u>727,111</u>
Receivables and other assets	(v)	<u>11,522,386</u>
Deposits from customers:		
Directors of the Bank		1,263,593
Members of key management of the Bank		1,486,311
Related companies		<u>139,483,121</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) Fee income in respect of administration work handling.
 - (iii) At 0.045% flat commission expense on the gross amount of each securities trading transaction.
 - (iv) System installation and maintenance fees in respect of administration work handling.
 - (v) Balance mainly represented deposits for securities trading placed with a related company.
- (b) Compensation of key management personnel of the Bank

	For the six months Ended 30 Jun 2016 MOP
Short term employee benefits	<u>1,203,300</u>

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 2016 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 2016 '000MOP
EQUITY	
Issued capital	260,000
Legal reserve	24,863
Latent reserves on revaluation of securities	241
General Provision	5,463
Retained profits	76,640
Total equity	<u>367,207</u>

(c) Capital Adequacy Ratio = 32.30% (Requirement - not less than 15%)

(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)]
367,207	60,766	957,512	118,541	32.30%



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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

As at 30 June 2016

			1 year or less	5 years or less			
	On demand	3 months or less	but over 3 months	but over 1 year	Over 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	341,498	-	-	-	-	-	341,498
Deposits with Monetary authority	83,046	50,000	-	-	-	-	133,046
Placements with other banks	-	-	-	-	-	-	-
Loans and advances to customers	406,738	77,339	77,465	193,057	223,488	-	978,087
Financial assets included in receivables and other assets	15,188	4,188	9,112	-	-	-	28,488
Available-for-sale-securities	2,276	-	18,767	49,152	14,579	-	84,774
	848,746	131,527	105,344	242,209	238,067	-	1,565,893
Financial liabilities							
			1 year or less	5 years or less			
	On demand	3 months or less	but over 3 months	but over 1 year	Over 5 year	Undated	Total
	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000	MOP\$'000
Deposits from customers	186,928	703,466	221,200	86,594	-	-	1,198,188
Payable and other liabilities	-	68,033	12,018	-	-	-	80,051
	186,928	771,499	233,218	86,594	-	-	1,278,239
Total undiscounted financial net assets / (liabilities)	661,818	(639,972)	(127,874)	155,615	238,067	-	287,654



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Credit risk

- Quantitative disclosure (continued)

- Industry Distribution and Geographic Distribution

As at 30 June 2016

	Industry Distribution	Geographic Distribution (in '000 MOP)	
		Residents	Non-Residents
1.	Foodstuffs and beverages	5,093	-
2.	Clothing	26,643	-
3.	Other manufacturing industries	-	-
4.	Private Construction	-	-
5.	Public Construction	199,103	78,280
6.	Wholesale and retails trade	16,953	-
7.	Restaurants, Hotels and Similar	434	-
8.	Other industries	235,978	4,871
9.	Personal housing loans	52,422	699
10.	Personal credit for other purposes	349,703	7,908
	Total	886,329	91,758

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

As at 30 June 2016

Type	Overdue time	Amount(in '000 MOP)
Loans & Trade Financing	<3M	1,269



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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:

2016	Own fund	Profit	Equity
1 st Quarter	5.22%	4,133.22%	7.36%
2 nd Quarter	8.42%	1,298.79%	11.89%



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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 2016
	<u>MOP'000 Equivalent</u>
HKD	138,960
CNY	16,067
USD	101,529
Others	927

-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 2016 <u>(in '000 MOP)</u>
Minimum requirement of cash in hand	19,508
Average weekly amount of cash in hand	265,548

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 2016 <u>(in '000 MOP)</u>
Specified liquid assets	941,007
Basic liabilities	1,066,944
Ratio of solvency assets to basic liabilities	88.20%

(3) Average liquidity ratio	For the six months Ended 30 June 2016
One-month liquidity ratio	196.86%
Three-month liquidity ratio	113.72%



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 2016 MOP
Within one year	3,580,856
In the second to fifth years, inclusive	-
	<u>3,580,856</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 2016 MOP
Within one year	3,316,600
In the second to fifth years, inclusive	4,202,400
	<u>7,519,000</u>