



The Macau Chinese Bank Ltd.

澳門華人銀行股份有限公司

Prepared as per

AMCM's guideline dated 05/08/2022 (Circular no.006/B/2022-DSB/AMCM)

財務訊息披露是根據金管局於05/08/2022發出的指引（傳閱文件第006/B/2022-DSB/AMCM號）而制定

The Macau Chinese Bank Limited

Disclosure of Financial Information

For first-half year ended 30 June 2022

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1. Balance Sheet

	AS AT 30 JUNE 2022 MOP	AS AT 31 DECEMBER 2021 MOP
ASSETS		
Cash and balances with banks	2,380,761,117.88	2,771,141,552.80
Deposits with Monetary Authority	187,584,335.05	993,780,236.64
Placements with banks	127,500,000.00	421,932,500.00
Monetary bills with Monetary Authority	540,000,000.00	-
Loans and advances to customers	8,447,554,205.23	7,897,686,866.87
Receivables and other assets	140,546,614.09	128,169,543.06
Available-for-sale investments	-	282,386,978.08
Held-to-maturity investments	-	438,022,650.95
Amortized-Cost investments	326,592,137.74	-
Fair-Value-through-Other-Comprehensive Income investments	341,469,737.30	-
Fair-Value-through-Profit & Loss investments	28,738,152.92	-
Property and equipment	117,606,919.35	120,474,421.87
Investment property	175,100,000.00	175,100,000.00
	<u>12,813,453,219.56</u>	<u>13,228,694,750.27</u>
Total assets		
LIABILITIES		
Deposits from banks	292,500,000.00	882,680,700.00
Deposits from customers	11,027,342,558.56	10,810,049,890.15
Payables and other liabilities	168,585,071.87	151,918,656.49
Tax payable	1,937,385.95	1,864,493.95
Bonds issued	180,000,000.00	180,000,000.00
Deferred tax liabilities	15,220,271.36	20,891,346.04
Provision for risks	67,846,456.01	83,844,441.19
Total liabilities	<u>11,753,431,743.75</u>	<u>12,131,249,527.82</u>

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1. Balance Sheet(continued)

	AS AT 30 JUNE 2022	AS AT 31 DECEMBER 2021
	MOP	MOP
EQUITY		
Capital	800,000,000.00	800,000,000.00
Legal reserve	68,311,107.65	57,572,295.24
Asset revaluation reserve	37,086,303.00	37,189,517.31
Investment revaluation reserve	(13,237,736.43)	3,740,674.19
Regulatory reserves (Note)	29,741,927.19	-
Retained earnings	102,395,609.26	145,248,673.64
Profit for the year	35,724,265.14	53,694,062.07
Total equity	<u>1,060,021,475.81</u>	<u>1,097,445,222.45</u>
Total liabilities and equity	<u>12,813,453,219.56</u>	<u>13,228,694,750.27</u>

Note: "Regulatory reserves" includes general provision for MOP21,624,782.19 and specific provision for MOP8,117,145.00 provided in accordance with circular No. 012/2021-AMCM of Monetary Authority of Macao.

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2. Profit & Loss Account

	FOR THE 6 MONTHS ENDED 30TH JUNE 2022 MOP	FOR THE 6 MONTHS ENDED 30TH JUNE 2021 MOP
Interest income	184,166,636.71	155,919,325.88
Interest expense	<u>(98,279,082.59)</u>	<u>(94,835,906.33)</u>
Net interest income	<u>85,887,554.12</u>	<u>61,083,419.55</u>
Fee and commission income	21,361,840.73	16,843,744.02
Fee and commission expenses	<u>(3,958,120.63)</u>	<u>(1,168,709.93)</u>
Net fee and commission income	<u>17,403,720.10</u>	<u>15,675,034.09</u>
Other operating income, net	<u>(15,448,971.78)</u>	<u>3,705,324.19</u>
Total operating income	87,842,302.44	80,463,777.83
Impairment allowances provided for impaired assets, net	<u>9,796,902.19</u>	<u>(10,960,674.47)</u>
Net operating income	<u>97,639,204.63</u>	<u>69,503,103.36</u>
Operating expenses	<u>(61,914,939.49)</u>	<u>(56,436,932.51)</u>
Operating profit	35,724,265.14	13,066,170.85
Changes in fair value of an investment property	<u>-</u>	<u>-</u>
PROFIT BEFORE TAX	35,724,265.14	13,066,170.85
Income tax credit	<u>-</u>	<u>-</u>
PROFIT FOR THE YEAR	<u>35,724,265.14</u>	<u>13,066,170.85</u>

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2. Profit & Loss Account (continued)

COMPREHENSIVE INCOME

	FOR THE 6 MONTHS ENDED 30TH JUNE 2022 MOP	FOR THE 6 MONTHS ENDED 30TH JUNE 2021 MOP
PROFIT FOR THE YEAR	<u>35,724,265.14</u>	<u>13,066,170.85</u>
OTHER COMPREHENSIVE INCOME		
Other comprehensive income/(loss) that may be reclassified to profit or loss in subsequent periods:		
Available-for-sale investments:		
Changes in fair value		(875,068.65)
Fair-Value-through-Other-Comprehensive Income investments		
Changes in fair value	(13,971,371.28)	
Total comprehensive income for the year	<u>21,752,893.86</u>	<u>12,191,102.20</u>



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

	AS AT 30 JUNE 2022
	MOP
Values received for custody	60,868,002.00
Values as collateral	9,346,187,522.14
Bank guarantees	678,869,067.82
Letters of credit issued	7,838,940.26
Other memorandum items	412,451,813.42
	<u>10,506,215,345.64</u>



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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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5. Names of the Members of the Company Boards

SHAREHOLDERS'S GENERAL MEETING:

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 Chui Sai Cheong)

Chui Calvin Tinlop

BOARD OF DIRECTORS:

Acting Chairman: Yau Wai Chu

Executive Director: Yau Wai Chu

Directors: Wong Garrick Jorge Kar Ho

Ho Hon Kong

Lam Ka Vai Carlos

Chan Tat Kong

Li Rongzhou

Cheng Sai Chong

Secretary: Yu Peihuan

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6. Cash Flow Statement

	For the six months ended 30 June 2022 MOP	For the six months ended 30 June 2021 MOP
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	35,724,265	13,066,171
Adjustments for:		
Depreciation	10,229,568	9,979,452
Amortisation of discount on debt securities	(133,599)	2,047,046
Unrealised foreign exchange differences relating to financial assets	10,507,328	(3,783,181)
Impairment allowances (reversed)/provided for impaired assets, net	(9,788,895)	10,960,674
Loss/(gain) on disposals of available-for-sale investments	-	39,839
Fair value loss/(gain) on financial investments at Fair-Value-through-Profit & Loss	17,405,587	-
Loss/(gain) on disposals of financial investments at Fair-Value-through-Other-Comprehensive Income	1,068,950	-
	65,013,205	32,310,001
Increase in loans and advances to customers	(590,510,174)	(646,556,517)
Decrease/(increase) in receivables and other assets	(27,174,571)	43,093,316
(Decrease)/increase in deposits from other banks	(590,180,700)	371,634,200
Increase in deposits from customers	217,292,668	296,490,203
Increase in payables and other liabilities	9,222,279	(77,336,590)
Net cash flows from operating activities	(916,337,293)	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 Amortized-Cost investments	(70,900,000)	-
Purchases of Fair-Value-through-Other-Comprehensive Income investments	(24,187,900)	-
Purchases of Fair-Value-through-Profit & Loss investments	(12,642,000)	-

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6. Cash Flow Statement (continued)

	For the six months ended 30 June 2022 MOP	For the six months ended 30 June 2021 MOP
CASH FLOWS FROM INVESTING ACTIVITIES (continued)		
Purchases of items of property and equipment	(7,347,350)	(5,640,688)
Purchases from disposal of monetary bills with Monetary Authority	(540,000,000)	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
Proceeds from disposal of Amortized-Cost investments	24,770,700	-
Proceeds from disposal of Fair-Value-through-Other Comprehensive Income investments	48,401,100	-
Proceeds from disposal of Fair-Value-through-Profit & Loss investments	2,408,220	-
Net cash flows from/(used in) investing activities	<u>(579,497,230)</u>	<u>1,468,268,267</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends paid	<u>(9,971,814)</u>	-
Net cash flows from financing activities	<u>(9,971,814)</u>	-
NET INCREASE IN CASH AND CASH EQUIVALENTS	(1,505,806,337)	1,487,902,880
Cash and cash equivalents at beginning of year	<u>4,201,651,790</u>	<u>3,103,787,630</u>
CASH AND CASH EQUIVALENTS AT 30TH JUNE 2021	<u>2,695,845,453</u>	<u>4,591,690,510</u>
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS		
Cash and balances with banks	1,076,160,718	1,703,448,058
Deposits with Monetary Authority	187,584,335	352,343,852
Placements with other banks with original maturity within three months	<u>1,432,100,400</u>	<u>2,535,898,600</u>
	<u>2,695,845,453</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 2022 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 2022 MOP
Received/receivable from or (paid)/(payable) to related companies:		
Rental expenses	(1)	1,989,570
Service fee	(2)	2,349,519
Payables and other liabilities	(3)	218,649
Deposits from customers:		
Directors of the Bank		40,220,623
Related companies of the Bank*		<u>212,556,264</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 services based on the actual costs incurred.
- (3) Balance represented payables to a related company for renovation 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 2022
MOP

Short term employee benefits	<u>2,249,904</u>
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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.

9. Capital

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

(a) Issued Capital

As at 30 June 2022

MOP

Authorised

8,000,000 shares of MOP100 each

800,000,000

Issued and fully paid:

8,000,000 shares of MOP100 each

800,000,000

(b) Components of own funds

As at 30 June 2022

MOP'000

CORE CAPITAL

Issued Capital

800,000

Legal reserve

68,311

Profits brought forward

102,395

Total Core Capital

970,706

SUPPLEMENTARY CAPITAL

General provision

86,539

Bonds issued

180,000

Total Supplementary capital

266,539

Own Funds

1,237,245

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9. Capital (continued)

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

(c) Capital Adequacy Ratio = 16.50%

(d) Operational Risk Adjusted Solvency Ratio:

Own Funds MOP'000	Weighted Credit Risk Exposures MOP'000	Weighted Market Risk Exposures MOP'000	Weighted Operational Risk Exposures MOP'000	Operation Risk Adjusted Solvency Ratio (%)
(A)	(B)	(C)	(D)	(A)/[(B)+(C)+(D)]
1,237,245.46	7,052,567.60	155,284.67	289,151.76	16.50%



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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 2022

	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	1,076,161	-	-	-	-	1,076,161
Deposits with Monetary Authority	187,584	-	-	-	-	187,584
Placements with other banks	-	1,344,450	87,650	-	-	1,432,100
Monetary bills with Monetary Authority	-	100,000	440,000	-	-	540,000
Loans and advances to customers	969,353	6,893,068	148,347	484,482	-	8,495,250
Financial assets included in receivables and other assets	38,944	92,618	5,631	3,354	-	140,547
Investments of Amortized-Cost	-	36,577	92,050	197,965	-	326,592
Investments of Fair-Value -through-Other-Comprehensive Income	-	16,029	60,417	243,189	21,836	341,471
Investments of Fair-Value -through Profit & Loss	7,796	12,050	-	6,302	2,589	28,737
	<u>2,279,838</u>	<u>8,494,792</u>	<u>834,095</u>	<u>935,292</u>	<u>24,425</u>	<u>12,568,442</u>
Financial liabilities						
Deposits with other banks	-	292,500	-	-	-	292,500
Deposits from customers	1,358,481	6,403,669	3,113,673	151,520	-	11,027,343
Bonds issued	-	-	-	-	180,000	180,000
Financial liabilities included in payables and other liabilities	-	39,181	131,341	-	-	170,522
	<u>1,358,481</u>	<u>6,735,350</u>	<u>3,245,014</u>	<u>151,520</u>	<u>180,000</u>	<u>11,670,365</u>
Net liquidity gap	<u>921,357</u>	<u>1,759,442</u>	<u>(2,410,919)</u>	<u>783,772</u>	<u>(155,575)</u>	<u>898,077</u>

10. Credit risk (continued)

Quantitative (continued)

(2) Industry distribution of Loan and Advances

	As at 30 June 2022		
			MOP'000
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Expected credit loss (ECL)
Agriculture and fisheries	-	-	-
Mining industries	-	-	-
Manufacturing industries	220,849	-	-
Electricity, gas and water	20,085	-	-
Construction and public works	1,718,099	62,945	11,307
Wholesale and retail trade	1,058,608	-	-
Restaurants, hotels and similar	92,217	-	-
Transport, warehousing and communications	-	-	-
Non-monetary financial institutions	238,688	-	-
Gaming	-	-	-
Exhibition and conference	-	-	-
Education	27,752	-	-
Information technology	198,820	51,500	8,470
Other industries	3,006,348	83,761	13,761
Personal loans	1,913,784	120,635	14,157
Total	8,495,250	318,841	47,695

(3) Geographical distribution

(a) Geographical distribution of Loans and Advances

	As at 30 June 2022		
			MOP'000
	Gross loans and advances	Overdue loans and advance (more than 3 months)	Expected credit loss (ECL)
Macau SAR	4,729,146	179,850	24,706
Hong Kong SAR	1,064,869	797	49
China, People's Republic	2,100,738	138,194	22,940
Cayman Islands	361,997	-	-
Virgin Islands, British	238,500	-	-
Total	8,495,250	318,841	47,695

10. Credit risk (continued)

Quantitative (continued)

(3) Geographical distribution (continued)

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

Region	As at 30 June 2022	
	investments in debt securities	loan and commitments
Macau SAR		
Of which:		
– Banks	280,656	
– Government/Public sectors		
– Others		4,729,146
Hong Kong SAR		
Of which:		
– Banks	121,165	
– Government/Public sectors		
– Others	44,661	1,064,869
Cayman Islands		
Of which:		
– Banks		
– Government/Public sectors		
– Others	23,205	361,997
Virgin Islands, British		
Of which:		
– Banks		
– Government/Public sectors		
– Others		238,500
Germany		
Of which:		
– Banks	2,589	
– Government/Public sectors		
– Others		
Portugal		
Of which:		
– Banks	15,830	
– Government/Public sectors		
– Others		
China, People's Republic		
Of which:		
– Banks	102,095	
– Government/Public sectors	44,428	
– Others	62,171	2,100,738
TOTAL	696,800	8,495,250

10. Credit risk (continued)

Quantitative (continued)

(4) Analysis of accounting past due exposures

Loans and advances to non-bank customers

	As at 30 June 2022		
	MOP'000		
	Gross amount of overdue loans	% of total loans	Expected credit loss (ECL)
Gross advances to customers which have been overdue for:			
- 3 months or less	581,549	6.85%	8,740
- 6 months or less but over 3 months	77,644.00	0.91%	12,543
- 1 year or less but over 6 months	53,758.00	0.63%	9,308
- over 1 year	187,439.00	2.21%	25,844
Total	900,390.00	10.60%	56,435

10. Credit risk (continued)

Quantitative (continued)

(5) Credit quality analysis under regulatory asset classification

The following table demonstrates, in accordance the “Return on the Expected Credit Loss and Regulatory Reserves” issued by AMCM, showing the outstanding of the Credits and Other financial investment in five different asset categories.

As at 30 June 2022

MOP'000

	Outstanding Balance	Real Guarantee Value	Net Exposure	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Total ECL
Credits*							
Pass	8,365,411			56,147	-	-	56,147
Special Mention	584,735			7,727	1,039	-	8,766
Substandard	77,644	123,676	-	-	-	12,543	12,543
Doubtful	53,758	59,055	-	-	-	9,308	9,308
Loss	187,439	294,690	7,032	-	-	25,844	25,844
Sub-total (Credits)	9,268,987	477,421	7,032	63,874	1,039	47,695	112,608
Other financial investments*							
Pass	2,634,863			2,933		-	2,933
Special Mention						-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	-			-	-	-	-
Sub-total (Other)	2,634,863			2,933	-	-	2,933
Total	11,903,850			66,807	1,039	47,695	115,541

*The definition for the Credit and Other financial investments is in accordance with circular No. 012/2021-AMCM of Monetary Authority of Macao.

11. Market risk

Quantitative - capital requirements

The following data demonstrates, Market risk capital charges determined in accordance with Notice No.011/2015-AMCM are as follows:

	As at 30 June 2022 MOP'000
Market Risk Capital Charge for	
Specific Risk of Debt Securities and Debt Derivatives	5,867
General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Exposures	6,120
Equity Exposures	-
Foreign Exchange Exposures	436
Commodities Exposures	-
Market Risk Capital Charges for all categories	12,423

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” (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 2022
	MOP'000
Currencies	
MOP	92,012
HKD	132,534
USD	12,885
CNY	7,487
Impact on economic value to own funds ratio	19.80%

The Macau Chinese Bank Ltd.

澳門華人銀行股份有限公司

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財務訊息披露是根據金管局於05/08/2022發出的指引(傳閱文件第006/B/2022-DSB/AMCM號)而制定

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 2022
	<u>MOP'000 Equivalent</u>
HKD	(2,966,336)
CNY	5,429
USD	591,446
Others	22

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

	As at 30 June 2022		
	Spot Assets	Spot Liabilities	Net Position
	MOP'000	MOP'000	MOP'000
HKD	-	(2,966,336)	(2,966,336)

(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 2022 <u>(MOP'000)</u>
Minimum requirement of cash in hand	171,998
Average weekly amount of cash in hand	456,403

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 2022 <u>(MOP'000)</u>
Specified liquid assets	10,894,746
Basic liabilities	5,060,377
Ratio of solvency assets to basic liabilities	46%

(c) Average liquidity ratio	For the six months Ended 30 June 2022
One-month liquidity ratio	142%
Three-month liquidity ratio	54%

17. 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 2022
MOP

Within one year	15,240,868
In the second to fifth years, inclusive	29,411,625
After five years	23,403,332
	<u>68,055,825</u>

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18. Notes

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