



澳門華人銀行
Macau Chinese Bank

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 the Six Months Ended 30 June 2026



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1. Summarised Balance Sheet

As at 30 June 2026

	30 June 2026 MOP	31 December 2025 MOP
Assets		
Cash and balances with banks	1,041,001,754	3,628,496,133
Deposits with Monetary Authority	199,440,567	148,410,485
Placements with banks	1,628,685,801	757,956,277
Monetary bills with Monetary Authority	1,959,673,823	688,974,708
Loans and advances to customers	891,843,100	948,722,598
Receivables and other assets	1,535,462,955	2,124,461,308
Investments in securities	1,630,032,379	1,491,377,816
Property and equipment	237,436,431	246,482,571
Investment in a subsidiary	318,745	317,421
Total assets	<u>9,123,895,555</u>	<u>10,035,199,317</u>
Liabilities		
Deposits from customers	7,297,268,268	7,730,554,673
Payables and other liabilities	256,360,121	742,499,291
Deferred tax liabilities	<u>22,448,860</u>	<u>22,376,445</u>
Total liabilities	<u>7,576,077,249</u>	<u>8,495,430,409</u>



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1. Summarised Balance Sheet (Continued)

As at 30 June 2026

	30 June 2026	31 December 2025
	MOP	MOP
Shareholders' equity		
Share capital	2,000,000,000	2,000,000,000
Capital reserve	713,776,640	713,776,640
Legal reserve	71,871,089	71,871,089
General regulatory reserve	-	-
Specific regulatory reserve	-	-
Investment revaluation reserve	14,019,061	16,093,622
Asset revaluation reserve	37,189,518	37,189,518
Accumulated losses	(1,289,038,002)	(1,299,161,961)
Total shareholders' equity	1,547,818,306	1,539,768,908
Total liabilities and shareholders' equity	9,123,895,555	10,035,199,317

2. Summarised Income and Other Comprehensive Income Statement

For the six months ended 30 June 2026

	30 June 2026 MOP	30 June 2025 MOP
Interest income	95,725,679	117,345,036
Interest expense	<u>(81,689,649)</u>	<u>(128,909,230)</u>
Net interest income	<u>14,036,030</u>	<u>(11,564,194)</u>
Fee and commission income	1,886,891	2,403,203
Fee and commission expenses	<u>(408,913)</u>	<u>(539,602)</u>
Net fee and commission income	<u>1,477,978</u>	<u>1,863,601</u>
Other operating income and expenses	4,030,637	7,713,067
Net trading loss on investments in securities at fair value through profit or loss	(2,702,782)	(175,377)
Operating expenses	<u>(52,349,320)</u>	<u>(50,039,126)</u>
	(35,507,457)	(52,202,029)
Net charge of impairment allowances	45,214,086	(25,795,276)
Profit/(loss) before tax	9,706,629	(77,997,305)
Income tax credit	<u>417,330</u>	<u>181,626</u>
Profit/(loss) after tax	<u>10,123,959</u>	<u>(77,815,679)</u>

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

For the six months ended 30 June 2026

	30 June 2026 MOP	30 June 2025 MOP
Profit/(loss) after tax	<u>10,123,959</u>	<u>(77,815,679)</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	4,175,444	1,360,665
Changes in impairment allowances	118,356	145,659
Income tax effect	<u>(217,669)</u>	<u>(167,962)</u>
Net other comprehensive income that may be reclassified to profit or loss in subsequent periods, net of tax	<u>4,076,131</u>	<u>1,338,362</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	(6,276,885)	(2,281,138)
Impact of income tax	<u>34,658</u>	<u>(2,457)</u>
Net other comprehensive income that will not be reclassified to profit or loss in subsequent periods, net of tax	<u>(6,242,197)</u>	<u>(2,283,595)</u>
Other comprehensive incomes/(loss) for the year, net of tax	<u>(2,166,066)</u>	<u>(945,233)</u>
Total comprehensive income/(loss) for the year	<u>7,957,893</u>	<u>(78,760,912)</u>



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3. Summarised Statement of Changes in Equity

For the six months ended 30 June 2026

	Share capital	Additional paid-in capital	Capital reserves	Legal reserve	General regulatory reserve (a)	Specific regulatory reserve (a)	Investment revaluation reserve (b)	Asset revaluation reserve (c)	Committed capital investment	Accumulated losses	Total equity
	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP	MOP
Balance on January 1, 2026	2,000,000,000	-	713,776,640	71,871,089	-	-	16,093,622	37,189,518	-	(1,299,161,961)	1,539,768,908
Loss for the year	-	-	-	-	-	-	-	-	-	10,123,959	10,123,959
Other comprehensive income/(loss) for the year:											
Investments in debt securities:											
Changes in fair value	-	-	-	-	-	-	4,175,444	-	-	-	4,175,444
Reclassification to income statement	-	-	-	-	-	-	-	-	-	-	-
Changes in impairment allowances	-	-	-	-	-	-	118,356	-	-	-	118,356
Impact of income tax	-	-	-	-	-	-	(217,669)	-	-	-	(217,669)
Investments in equity securities:											
Change in fair value	-	-	-	-	-	-	(6,276,855)	-	-	-	(6,276,855)
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	-	-
Impact of income tax	-	-	-	-	-	-	34,658	-	-	-	34,658
Total other comprehensive income for the year	-	-	-	-	-	-	(2,166,066)	-	-	-	(2,166,066)
Contribution from shareholders	-	-	-	-	-	-	-	-	-	-	-
Refund of capital contribution	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange difference	-	-	-	-	-	-	91,505	-	-	-	91,505
Balance on June 30, 2026	2,000,000,000	-	713,776,640	71,871,089	-	-	14,019,061	37,189,518	-	(1,289,038,002)	1,547,818,306

3. Summarised Statement of Changes in Equity (Continued)

- (a) Regulatory reserves are established in accordance with the requirements stipulated in Circular No. 012/2021-AMCM issued by the Monetary Authority of Macao.
- (b) 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.
- (c) Property revaluation represents the valuation gain arising from the transfer of owner-occupied properties to investment properties.

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3. Summarised Statement of Changes in Equity (Continued)

For the six months ended 30 June 2026

	Share capital	Additional paid-in capital (a)	Capital reserves	Legal reserve	General regulatory reserve	Specific regulatory reserve	Investment revaluation reserve (b)	Asset revaluation reserve (c)	Committed capital investment (d)	Accumulated losses (d)	Total equity
	MOP	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	-	-	-	-	-	-	-	-	-	(582,319,546)	(582,319,546)
Other comprehensive income/(loss) for the year:											
Investments in debt securities:											
Changes in fair value	-	-	-	-	-	-	4,469,738	-	-	-	4,469,738
Reclassification to income statement	-	-	-	-	-	-	6,323,238	-	-	-	6,323,238
Changes in impairment allowances	-	-	-	-	-	-	(6,387,734)	-	-	-	(6,387,734)
Impact of income tax	-	-	-	-	-	-	-	-	-	-	-
Investments in equity securities:											
Change in fair value	-	-	-	-	-	-	4,195,420	-	-	-	4,195,420
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	-	-
Impact of income tax	-	-	-	-	-	-	-	-	-	-	-
Total other comprehensive income for the year	-	-	-	-	-	-	8,600,662	-	-	-	8,600,662
Committed capital from shareholders	-	-	-	-	-	-	-	-	600,000,000	-	600,000,000
Contribution from shareholders	-	2,000,000,000	-	-	-	-	-	-	(2,000,000,000)	-	-
Refund of capital contribution	-	(600,000,000)	-	-	-	-	-	-	-	-	(600,000,000)
Transfer to capital reserves and accumulated losses	-	(2,000,000,000)	713,776,640	-	-	-	-	-	(600,000,000)	1,886,223,360	-
Balance on December 31, 2025	2,000,000,000	-	713,776,640	71,871,089	-	-	16,093,622	37,189,518	-	(1,299,161,961)	1,539,768,908

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) 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. Regulatory reserves are established in accordance with the requirements stipulated in Circular No. 012/2021-AMCM issued by the Monetary Authority of Macao.
- (c) Asset revaluation represents the valuation gain arising from the transfer of owner-occupied properties to investment properties.
- (d) On December 22, 2025, the Bank's shareholders' meeting resolved to approve a capital contribution of MOP 2.6 billion from the Bank's controlling shareholder, Guangdong Hengjian Investment Holding Co., Ltd. "(i) MOP 1,886,223,360 will be used for capital replenishment and offsetting accumulated losses; (ii) the remaining MOP 713,776,640 will be irrevocably contributed into the Bank's capital reserve, which shall not be distributed to the shareholders. Payment of the capital contribution is contingent upon the release of MOP 2 billion held by Guangdong Hengjian Investment Holding Co., Ltd. in a bank account opened at the Bank of China Macau Branch, which is currently under the supervision and freeze of the Monetary Authority of Macau, and shall be made first through that fund. Simultaneously, the resolution to release the MOP 600 million capital contribution commitment made by Hengjian International pursuant to its commitment letter dated November 28, 2024 was approved. Guangdong Hengjian Investment Holding Co., Ltd transferred the MOP 600 million capital to the Bank's account on February 11, 2026.



4. Summarised Cashflow Statement

For the six months ended 30 June 2026

	30 June 2026 MOP	30 June 2025 MOP
Business activities		
Profit/(loss) after tax	10,123,959	(77,815,679)
Adjustment items:		
Depreciation of property and equipment	10,044,885	11,111,813
Net trading loss on investments in securities at fair value through profit or loss	2,702,782	175,377
Unrealized exchange difference	(7,913,229)	(2,787,113)
Net charge of impairment allowances	(45,214,086)	25,795,276
Investment Income	(1,353,067)	-
	<u>(31,608,756)</u>	<u>(43,520,326)</u>
Decrease in customer loans and advances	99,371,235	359,014,251
(Increase)/decrease in receivables and other assets	612,167,405	(97,676,078)
Decrease in other bank deposits	-	-
Decrease in customer deposits	(376,121,594)	(850,419,079)
Decrease in payables and other liabilities	<u>(546,508,621)</u>	<u>(53,409,980)</u>
Net cash flow generated used in operating activities	<u>(242,700,331)</u>	<u>(686,011,212)</u>
Investment activities		
Purchases of investments in securities	(421,329,832)	(763,424,764)
Proceeds from redemption/disposal of investments in securities	290,775,600	474,858,500
Purchases of items of property and equipment	(996,840.00)	(4,982,980)
Purchases of monetary bills with Monetary Authority	(1,270,000,000)	876,027,130
Investment in a subsidiary	<u>-</u>	<u>2,585</u>
Net cash flow generated from/ (used in) investment activities	<u>(1,401,551,072)</u>	<u>582,480,471</u>



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4. Summarised Cashflow Statement (Continued)

For the six months ended 30 June 2026

	30 June 2026 MOP	30 June 2025 MOP
Financing activities		
Proceeds from issue of shares	-	-
Net cash flow generated from financing activities	-	-
Net decrease in cash and cash equivalents	(1,644,251,403)	(103,530,741)
Cash and cash equivalents at the beginning of year	4,513,597,158	3,385,077,356
Cash and cash equivalents at 30 June	2,869,345,755	3,281,546,615
Balance analysis of cash and cash equivalents		
Cash equivalents	1,041,042,188	1,975,944,414
Deposits with Monetary Authority	199,440,567	405,244,201
Placements with banks	1,628,863,000	900,358,000
Balance of cash and cash equivalents at 30 June 2026	2,869,345,755	3,281,546,615



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5. List of Major Capital Contributors

Major Capital Contributors:

- Guangdong Henjian Investment Holding Co., Ltd

6. Names of Key Management Personnel

Shareholders' Meeting Presidium

Chairperson: Guangdong Henjian Investment Holding Co., Ltd.

Members: Hengjian International Investment Holdings (Hong Kong) Limited
Guangdong Holdings Limited
Nam Yue (Group) Company 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: Lu Ke

Executive Director: Wu Liyang

Directors: Bai Jie
Gao Tiebing
Chen Xiaoshuo
Guo Zhihang

Company Secretary: Yu Peihuan



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7. Off-Balance Sheet Items (Excluding Derivatives)

	30 June 2026 MOP
Custody Accounts	39,775,496
Collateral Accounts	2,512,181,173
Guarantees and Payment Undertakings	242,810,174
Letters of Credit	-
Other Memorandum Accounts	50,265,446
	2,845,032,289



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8. Derivative Transactions

None



9. Related Party Transactions

Quantitative Disclosures – Transactions and Outstanding Balances

During the first half year ended 30 June 2026, significant transactions and balances between the Bank and related parties were as follows:

		30 June 2026 MOP
Amounts received/receivable or (paid)/(payable) with related companies:	Notes	
Lease expenses	(1)	920,932
Service fees	(2)	2,923,585
Interest expenses	(3)	<u>233,869</u>
Outstanding balances of significant transactions at year-end:		
Financial Investment	(4)	123,806,326
Loan and Advance	(5)	142,140,000
Payables and other liabilities	(6)	18,508,818
Receivables and other assets	(7)	<u>1,540,678,840</u>
Customer deposits:		
Directors of the Bank		18,672
Related companies*		<u>18,509,577</u>

*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 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.



9. Related Party Transactions (Continued)

- (4) The financial investment was the purchase of bonds issued by the Bank's controlling shareholder.
- (5) This loan and Advance were incurred by a subsidiary of Guangdong Holdings Limited when it obtained financing from our bank in February of 2026.
- (6) As of June 30, 2026, the balance represented outsourcing fees payable to the Bank's shareholder Nam Yue (Group) Company Limited and its subsidiaries, and collections of transferred loans. This balance was unsecured and interest-free.
- (7) As at 30 June 2026, the balance consisted of loan transfer payments receivable from subsidiaries of Nam Yue (Group) Company Limited, a shareholder of the Bank, and lease deposits paid. The balance was unsecured and interest-free.

Quantitative Disclosures - Compensation of Key Management Personnel of the Bank

30 June 2026

MOP

Short-term employee benefits

2,379,790

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 2026

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 2026

MOP

(In thousands of MOP)

Tier 1 Capital Components:

Eligible ordinary share capital

2,000,000.00

Capital Reserves

713,776.64

Accumulated profits/(losses)

(1,299,161.96)

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

51,208.58

Other reserves, of which:

Legal reserve

71,871.09

Deductions, of which:

Unrealized property revaluation reserves

(37,189.52)

Common Equity Tier 1 Capital

1,500,504.83

Total Tier 1 Capital

1,500,504.83

Tier 2 Capital Components:

Accounting reserves

43,107.82

Total Tier 2 Capital

43,107.82

Total Own Funds

1,543,612.65



10. Capital (Continued)

(3) Calculation of Capital Adequacy Ratios

	30 June 2026 MOP (In thousands of MOP)
Total credit risk-weighted assets (a)	3,448,625.40
Total market risk-weighted assets (b)	507,190.89
Total operational risk-weighted assets (c)	23,498.33
Common Equity Tier 1 Capital(d)	1,500,504.83
Total Tier 1 capital (e)	1,500,504.83
Total Tier 2 Capital	43,107.82
Total capital (f)	1,543,612.65
Core tier 1 capital adequacy ratio (g)	
(g)= (d) / [(a)+ (b)+ (c)]	37.71%
Tier 1 capital adequacy ratio (h)	
(h)= (e) / [(a)+ (b)+ (c)]	37.71%
Total capital adequacy ratio (i)	
(i)= (f) / [(a)+ (b)+ (c)]	38.79%

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 2026
(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	62,530	-	-	20	-	-	-	-
– Government/ Public Sector	-	-	-	-	-	-	-	-
– Others	-	827,045	-	59,798	18,927	92,500	-	151,911
Hong Kong SAR								
– Banks	401,230	-	-	155	-	-	-	-
– Government/ Public Sector	-	-	-	5	-	-	-	-
– Others	21,967	85,654	-	1,762	4,358	-	-	-
Mainland China								
– Banks	-	-	-	-	-	-	-	-
– Government/ Public Sector	53,752	-	-	38	-	-	-	-
– Others	149,567	45,541	-	764	88	40,230	-	27,810
Other Regions								
– Banks	617,217	-	-	152	-	-	-	-
– Government/ Public Sector	-	-	-	-	-	-	-	-
– Others	11,878	142,140	-	2,572	-	11,878	-	-
Total	1,318,141	1,100,380	-	65,266	23,373	144,608	-	179,721

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

11. Credit Risk (Continued)

(b) Customer Loans and Advances by Geographical Distribution

30 June 2026

(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	827,045	59,798	18,927	92,500	-	151,911
Hong Kong SAR	85,654	1,762	4,358	-	-	-
Mainland China	45,541	722	88	27,810	-	27,810
Others	142,140	2,572	-	-	-	-
Total	1,100,380	64,854	23,373	120,310	-	179,721

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(2) Customer Loans and Advances by Industry Sector

						30 June 2026
						(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	-	-	-	-	-	-
Mining Industry	-	-	-	-	-	-
Manufacturing Industry	27,994	3	-	27,810	-	27,810
Electricity, Gas & Water Supply	-	-	-	-	-	-
Construction & Public Works	66,478	-	15,769	11,643	-	16,878
Wholesale & Retail Trade	116,700	17,092	4,358	651	-	651
Restaurants, Hotels & Related Services	9,421	1,103	-	-	-	-
Transport, Storage & Communications	-	-	-	-	-	-
Non-monetary Financial Institutions	-	-	-	-	-	-
Gaming	-	-	-	-	-	-
MICE (Meetings, Incentives, Conventions & Exhibitions)	-	-	-	-	-	-
Education	26,134	1,007	-	-	-	-
Information Technology	38,456	958	-	-	-	-
Other Industries	471,034	33,437	2,699	56,552	-	79,197
Personal Loans	344,163	11,254	547	23,654	-	55,185
Total	1,100,380	64,854	23,373	120,310	-	179,721

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11. Credit Risk (Continued)

(3) Aging Analysis of Past-Due Asset

30 June 2026
(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	651	0.06%	-	-	-	651
- 6 months to 1 year	42,916	3.90%	3,728	-	-	40,136
- over 1 year	82,353	7.48%	89,322	-	-	57,011
Total	125,920	11.44%	93,050	-	-	97,798

	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	25,444	1.55%	-	-	-	24,298
Total	25,444	1.55%	-	-	-	24,298

² As at 30 June 2026, the Bank does not have any overdue interbank loans and advances for the period.



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11. Credit Risk (Continued)

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

			Expected Credit Loss (ECL)			(In MOP'000)
			Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Regulatory Reserve
Loans and advances:						
Pass	774,274	1,833,718	64,748	-	-	-
Special Mention	146,386	61,264	106	23,373	-	-
Substandard	83,166	84,872	-	-	51,411	-
Doubtful	13,550	3,358	-	-	11,237	-
Loss	83,004	89,322	-	-	57,662	-
Total Credit Assets	1,100,380	2,072,535	64,854	23,373	120,310	-
Bond Investments:						
Pass	1,292,697	-	412	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	25,444	-	-	-	24,298	-
Subtotal	1,318,141	-	412	-	24,298	-
Deposits and Interbank Borrowings:						
Pass	1,628,863	-	177	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Subtotal	1,628,863	-	177	-	-	-
Monetary Bills with Monetary Authority:						
Pass	1,960,000	-	325	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Subtotal	1,960,000	-	325	-	-	-

³ As at 30 June 2026, 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 2026 (In thousands of MOP)
Capital Requirements for Market Risk:	
Specific risk of bonds and bond-related derivatives	9,547.89
General market risk of bonds, bond-related derivatives, and interest rate risk	9,447.74
Equity risk	2,081.51
Foreign exchange risk	19,498.13
Commodity risk	-
Total capital requirements for all categories of market risk	40,575.27



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 2026 (In thousands of MOP)
Currency	
MOP	2,728.33
HKD	(7,350.17)
USD	31,390.33
CNY	2,789.23



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 2026 (In thousands of MOP)
HKD	(3,183,598.36)
CNY	(243,567.56)
USD	1,479,853.02
Other Currencies	(159.12)

(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		(3,183,598.36)	(3,183,598.36)
USD	1,479,853.02		1,479,853.02

(2) Forward Purchases and Sales

No such investments.

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15. Liquidity Risk

Quantitative Disclosures

(1) Maturity Analysis of Financial Assets and Liabilities

	30 June 2026 (In thousand of MOP)							
	On Demand	Within 1 Month	1 - 3 Months	3 Months - 1 Year	1 Year - 3 Years	Over 3 Years	No Maturity	Total
Financial Assets								
Cash and bank deposits	830,080	59,460	51,480	99,981	-	-	-	1,041,001
Deposits with the Monetary Authority of Macao as reserves	83,406	-	-	-	-	-	116,034	199,440
Placements with banks	-	1,171,808	353,934	102,944	-	-	-	1,628,686
Financial Notes Deposited with the Monetary Authority of Macao	279,998	1,379,905	199,957	99,814	-	-	-	1,959,674
Customers loans and advances	28,422	3,019	4,069	149,232	141,910	255,651	309,540	891,843
Investment securities	9	1,613	111,799	375,588	841,184	-	26,566	1,356,759
Certificates of deposit	-	-	102,994	80,771	-	-	-	183,765
Other financial assets	3,948	-	14,160	379,702	1,136,802	851	-	1,535,463
	1,225,863	2,615,805	838,393	1,288,032	2,119,896	256,502	452,140	8,796,631
Financial Liabilities								
Deposits from customers	776,295	1,016,321	3,410,519	2,068,686	3,999	2,863	-	7,278,683
Deposits from public sector entities	57	-	-	-	-	-	-	57
Deposits from holding and associated companies	18,528	-	-	-	-	-	-	18,528
Other financial liabilities	7,148	103,052	120,637	25,523	-	-	-	256,360
	802,028	1,119,373	3,531,156	2,094,209	3,999	2,863	-	7,553,628
Net Position	423,835	1,496,432	(2,692,763)	(806,177)	2,115,897	253,639	452,140	1,243,003

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.



15. Liquidity Risk (Continued)

(2) Other Quantitative Disclosures

(a) Weekly Average Liquidity

	30 June 2026 (In thousands of MOP)
Weekly average minimum amount of cash in hand	111,489.79
Weekly average amount of cash in hand	440,087.49

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) High-Quality Liquid Assets Adequacy Ratio

	30 June 2026
High-Quality Liquid Assets Adequacy Ratio	799.72%
Note: The bank has met the minimum regulatory requirement ratio of 60%	

(c) Average Liquidity Ratios

	30 June 2026
1-month average liquidity ratio	309.99%
3-month average liquidity ratio	139.40%



16. 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 2026 MOP
Within 1 year	13,504,760
1 to 5 years (inclusive)	26,503,332
Over 5 years	-
	40,008,092