



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 2023

Index for Disclosure of Financial Information	Page No.
1. Balance Sheet	4-5
2. Profit & Loss Account	6-7
3. Off-balance-sheet Exposures other than Derivatives Transactions	8
4. List of shareholders with Qualifying Holdings	9
5. Names of the Members of the Company Boards	10
6. Cash Flow Statement	11-12
7. Derivatives Transactions	13
8. Related Party Transactions Quantitative - Transactions and Outstanding Balances	14-15
9. Capital Quantitative (1) Components of own funds & solvency ratio (2) Capital Adequacy Ratio of Top Consolidated Group & its Significant Bank Subsidiaries	16-18
10. Credit Risk Quantitative (1) Analysis of assets and liabilities by remaining maturity (2) Industry Distribution (3) Geographic Distribution (4) Analysis of accounting past due exposures (5) Credit quality analysis under regulatory asset classification	19-23

11. Market risk	24
Quantitative- capital requirements	
12. Interest Rate Risk	25
Quantitative - Increase/Decline in Earnings or Economic Value on Rate Shocks	
13. Foreign Exchange Risk	26
Quantitative	
(1) Total Net Long and Net Short Positions in Foreign Currencies	
(2) The position of over or equal to 10% total foreign currencies	
(3) Forward sales position	
14. Equity position risk	27
15. Commodity risk	28
16. Liquidity Risk	29
Quantitative	
(4) Average weekly liquidity	
(5) Average specified liquid assets	
(6) Average liquidity ratio	
17. Other Information	30
18. Notes	31

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1. Balance Sheet

THE MACAU CHINESE BANK LTD.

BALANCE SHEET

AS AT 30 JUNE 2023

	AS AT 30 JUNE 2023	AS AT 31 DECEMBER 2022
	MOP	MOP
ASSETS		
Cash and balances with banks	1,273,066,513.06	1,927,864,194.16
Deposits with Monetary Authority	162,415,595.23	249,119,540.91
Placements with banks	410,929,911.79	395,843,017.25
Monetary bills with Monetary Authority	823,191,672.11	398,528,489.64
Loans and advances to customers	7,510,711,848.71	7,995,740,236.91
Receivables and other assets	150,572,866.96	173,358,314.57
Amortized-Cost investments	448,883,378.63	314,950,352.65
Fair-Value-through-Other-Comprehensive Income investments	702,318,198.71	612,531,695.50
Fair-Value-through-Profit & Loss investments	47,405,571.39	12,798,809.98
Property and equipment	106,314,318.89	115,442,960.96
Investment property	175,100,000.00	175,100,000.00
	<u>11,810,909,875.48</u>	<u>12,371,277,612.53</u>
Total assets		
LIABILITIES		
Deposits from banks	277,875,000.00	534,594,000.00
Deposits from customers	10,275,640,193.31	10,493,740,484.20
Payables and other liabilities	191,944,501.01	111,118,403.33
Tax payable	-	-
Bonds issued	180,000,000.00	180,000,000.00
Deferred tax liabilities	14,297,927.51	14,222,573.81
Total liabilities	<u>10,939,757,621.83</u>	<u>11,333,675,461.34</u>

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1. Balance Sheet(continued)

THE MACAU CHINESE BANK LTD.

BALANCE SHEET

AS AT 30 JUNE 2023

	AS AT 30 JUNE 2023 MOP	AS AT 31 DECEMBER 2022 MOP
EQUITY		
Capital	1,000,000,000.00	800,000,000.00
Legal reserve	71,871,089.20	68,311,107.65
General regulatory reserves	-	43,189,404.64
Specific regulatory reserves	-	-
Investment revaluation reserves	(18,150,618.05)	(17,835,917.96)
Asset revaluation reserves	36,969,350.17	37,189,517.30
Retained earnings	146,377,462.65	88,948,131.81
Profit for the year	<u>(365,915,030.32)</u>	<u>17,799,907.75</u>
Total equity	<u>871,152,253.65</u>	<u>1,037,602,151.19</u>
Total liabilities and equity	<u>11,810,909,875.48</u>	<u>12,371,277,612.53</u>

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2. Profit & Loss Account

THE MACAU CHINESE BANK LIMITED

STATEMENT OF PROFIT OR LOSS

Year ended 30 June 2023

	FOR THE 6 MONTHS ENDED 30TH JUNE 2023 MOP	FOR THE 6 MONTHS ENDED 30TH JUNE 2022 MOP
Interest income	213,092,001.26	184,166,636.71
Interest expense	(158,789,325.25)	(98,279,082.59)
Net interest income	<u>54,302,676.01</u>	<u>85,887,554.12</u>
Fee and commission income	4,033,113.46	21,361,840.73
Fee and commission expenses	(442,092.89)	(3,958,120.63)
Net fee and commission income	<u>3,591,020.57</u>	<u>17,403,720.10</u>
Other operating income, net	70,339.56	1,956,615.46
Changes in fair value of investments in securities at fair value through profit or loss	(966,618.94)	(17,405,587.24)
Operating Expenses	(60,854,879.74)	(61,914,939.49)
	(3,857,462.54)	25,927,362.95
Net charge of impairment allowances	<u>(362,167,071.68)</u>	<u>9,796,902.19</u>
(LOSS) /PROFIT BEFORE TAX	(366,024,534.22)	35,724,265.14
Income tax credit	<u>109,503.90</u>	<u>-</u>
(LOSS) /PROFIT FOR THE YEAR	<u>(365,915,030.32)</u>	<u>35,724,265.14</u>

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2. Profit & Loss Account (continued)

THE MACAU CHINESE BANK LIMITED
STATEMENT OF COMPREHENSIVE INCOME
As at 30 June 2023

	FOR THE 6 MONTHS ENDED 30TH JUNE 2023 MOP	FOR THE 6 MONTHS ENDED 30TH JUNE 2022 MOP
(LOSS) /PROFIT FOR THE YEAR	<u>(365,915,030.32)</u>	<u>35,724,265.14</u>
OTHER COMPREHENSIVE INCOME		
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/available-for-sale investments:		
Changes in fair value	1,230,825.95	(15,676,217.96)
Release upon redemption/disposal reclassified to profit or loss		
Changes in impairment allowances	(1,148,374.82)	(1,240,967.06)
Income tax effect	<u>(141,225.72)</u>	<u>1,891,153.20</u>
Net other comprehensive (loss)/income that may be reclassified to profit or loss in subsequent periods, net of tax	<u>(58,774.59)</u>	<u>(15,026,031.88)</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	39,641.45	927,808.77
Income tax effect	<u>(96,006.25)</u>	<u>126,851.83</u>
Net other comprehensive loss that will not be reclassified to profit or loss in subsequent periods, net of tax	<u>(56,364.80)</u>	<u>1,054,660.60</u>
OTHER COMPREHENSIVE LOSS FOR THE YEAR, NET OF TAX	<u>(115,139.39)</u>	<u>(13,971,371.28)</u>
TOTAL COMPREHENSIVE (LOSS)/INCOME FOR THE YEAR	<u>(366,030,169.71)</u>	<u>21,752,893.86</u>

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

MEMORANDUM ACCOUNTS

AS AT 30 JUNE 2023

	MOP
Values received for custody	54,281,783.63
Values as collateral	10,107,518,935.27
Bank guarantees	638,600,538.27
Letters of credit issued	-
Other memorandum items	124,113,469.17
	<u>10,924,514,726.34</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%)

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: Wang Qingping

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

Chui Calvin Tinlop

BOARD OF DIRECTORS:

Acting Chairman: Liu Shuangquan

Executive Director: Huang Zhenfu

Directors: Wong Garrick Jorge Kar Ho

Ho Hon Cheong

Ho Hon Kong

Lam Ka Vai Carlos

Li Rongzhou

Yau Wai Chu

Chan Tat Kong

Cheng Sai Chong

Guo Zhihang

Company Secretary: Yu Peihuan

6. Cash Flow Statement

	For the six months ended 30 June 2023 MOP	For the six months ended 30 June 2022 MOP
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	(365,915,030)	35,724,265
Adjustments for:		
Depreciation	9,894,320	10,229,568
Amortisation of discount on debt securities	-	(133,599)
Fair value loss on financial investments at Fair-Value-through-Profit & Loss	966,619	17,405,587
Unrealised foreign exchange differences relating to financial assets	4,582,511	10,507,328
Impairment allowances provided / (reversed) for impaired assets, net	362,167,072	(9,788,895)
Loss on disposals of financial investments at Fair-Value-through-Other-Comprehensive Income	-	1,068,950
	11,695,492	65,013,205
Decrease/(Increase) in loans and advances to customers	135,667,127	(590,510,174)
Decrease/(Increase) in receivables and other assets	21,718,674	(27,174,571)
Decrease in deposits from other banks	(256,719,000)	(590,180,700)
Decrease/ (Increase) in deposits from customers	(218,100,291)	217,292,668
Increase in payables and other liabilities	80,950,159	9,222,279
Net cash flows from operating activities	(224,787,839)	(916,337,293)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of Amortized-Cost investments	(193,652,063)	(70,900,000)
Purchases of Fair-Value-through-Other-Comprehensive Income investments	(158,496,657)	(24,187,900)
Purchases of Fair-Value-through-Profit & Loss investments	(35,751,701)	(12,642,000)

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6. Cash Flow Statement (continued)

	For the six months ended 30 June 2023 MOP	For the six months ended 30 June 2022 MOP
CASH FLOWS FROM INVESTING ACTIVITIES (continued)		
Purchases of items of property and equipment	(728,163)	(7,347,350)
Purchases from disposal of monetary bills with Monetary Authority	(426,333,968)	(540,000,000)
Proceeds from disposal of Amortized-Cost investments	58,825,000	24,770,700
Proceeds from disposal of Fair-Value-through-Other Comprehensive Income investments	55,575,000	48,401,100
Proceeds from disposal of Fair-Value-through-Profit & Loss investments	-	2,408,220
Net cash flows used in investing activities	<u>(700,562,552)</u>	<u>(579,497,230)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends paid	-	(9,971,814)
Proceeds from issue of shares	200,000,000	-
Net cash flows from / (used in) financing activities	<u>200,000,000</u>	<u>(9,971,814)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(725,350,391)	(1,505,806,337)
Cash and cash equivalents at beginning of year	<u>2,572,826,752</u>	<u>4,201,651,790</u>
CASH AND CASH EQUIVALENTS AT 30TH JUNE	<u>1,847,476,361</u>	<u>2,695,845,453</u>
ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS		
Cash and balances with banks	850,985,766	1,076,160,718
Deposits with Monetary Authority	162,415,595	187,584,335
Placements with other banks with original maturity within three months	<u>834,075,000</u>	<u>1,432,100,400</u>
	<u>1,847,476,361</u>	<u>2,695,845,453</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 2023 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 2023 MOP
Received/receivable from or (paid)/(payable) to related companies:		
Rental expenses	(1)	(1,212,741)
Service fee	(2)	(2,407,429)
Payables and other liabilities	(3)	(380,622)
Receivable-Others	(4)	519,895
Deposits from customers:		
Directors of the Bank		49,565,906
Related companies of the Bank*		<u>145,060,022</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 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.

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 2023
MOP

Short term employee benefits	<u>1,773,772</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) Share Capital

As at 30 June 2023

MOP

Authorised	
10,000,000 shares of MOP100 each	<u>1,000,000,000</u>
Issued and fully paid:	
10,000,000 shares of MOP100 each	<u>1,000,000,000</u>

(b) Components of own funds

As at 30 June 2023

MOP'000

CORE CAPITAL	
Issued Capital	1,000,000
Legal reserve	71,871
Profits brought forward	146,377
Current year losses	<u>(365,916)</u>
Total Core Capital	852,332
SUPPLEMENTARY CAPITAL	
General provision	83,269
Bonds issued	<u>180,000</u>
Total Supplementary capital	263,269
Own Funds	<u>1,115,601</u>

9. Capital (continued)

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

(c) Capital Adequacy Ratio = 12.76%

(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)]
1,115,601	8,049,659	366,003	327,610	12.76%

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9. Capital (continued)

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

-Not applicable-

10. Credit Risk

Quantitative

(1) Analysis of assets and liabilities by remaining maturity

The six months ended 30 Jun 2023

	On demand MOPS'000	1 month or less MOPS'000	3 months or less but over 1 month MOPS'000	1 year or less but over 3 months MOPS'000	3 years or less but over 1 year MOPS'000	Over 3 years MOPS'000	Total MOPS'000
Financial assets							
Cash and balances with banks	850,767	-	-	-	-	-	850,767
Deposits with Monetary Authority	162,416	-	-	-	-	-	162,416
Placements with other banks	-	544,830	144,200	144,200	-	-	833,230
Certificates of deposit held	-	102,984	-	-	-	-	102,984
Monetary bills with Monetary Authority	-	523,857	249,445	49,889	-	-	823,191
Loans and advances to customers	1,843,608	145,388	572,002	734,121	2,046,981	2,168,612	7,510,712
Financial assets included in receivables and other assets	17,823	29	127,302	2,403	2,165	851	150,573
Investments of Amortized-Cost	-	10,299	39,997	180,598	115,005	-	345,899
Investments of Fair-Value -through-Other-Comprehensive Income	5,405	846	5,542	109,895	580,630	-	702,318
Investments of Fair-Value -through Profit & Loss	3,606	-	-	-	43,800	-	47,406
	<u>2,883,625</u>	<u>1,328,233</u>	<u>1,138,488</u>	<u>1,221,106</u>	<u>2,788,581</u>	<u>2,169,463</u>	<u>11,529,496</u>
Financial liabilities							
Deposits with other banks	-	277,875	-	-	-	-	277,875
Deposits from customers	709,836	1,320,897	3,326,816	4,158,254	44,038	3,696	9,563,537
Deposits from public sector entities	543	154,500	412,000	-	-	-	567,043
Deposits from holding and associated companies	25,230	21,542	68,112	30,176	-	-	145,060
Bonds issued	-	-	-	-	-	180,000	180,000
Financial liabilities included in payables and other liabilities	662	4,782	156,600	29,901	-	-	191,945
	<u>736,271</u>	<u>1,779,596</u>	<u>3,963,528</u>	<u>4,218,331</u>	<u>44,038</u>	<u>183,696</u>	<u>10,925,460</u>

10. Credit risk (continued)

Quantitative (continued)

(2) Industry distribution of Loan and Advances

As at 30 June 2023
MOP'000

	Gross loans and advances	Expected Credit Loss			Regulatory reserves	Impaired loans and advances
		Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Agriculture and fisheries	-	-	-	-	-	-
Mining industries	-	-	-	-	-	-
Manufacturing industries	199,849	956	-	-	-	-
Electricity, gas and water	-	-	-	-	-	-
Construction and public works	1,627,824	9,182	12,845	173,234	-	456,302
Wholesale and retail trade	966,932	3,667	7,315	-	-	-
Restaurants, hotels and similar	96,505	497	-	-	-	-
Transport, warehousing and communicatio	-	-	-	-	-	-
Non-monetary financial institutions	66,596	-	-	35,762	-	66,596
Gaming	-	-	-	-	-	-
Exhibition and conference	-	-	-	-	-	-
Education	27,752	62	-	-	-	-
Information technology	193,319	41	4,031	10,555	-	51,500
Other industries	2,947,745	14,511	8,084	169,979	-	377,401
Personal loans	1,897,782	12,840	7,471	42,560	-	247,353
Total	8,024,304	41,756	39,746	432,090	-	1,199,152

(3) Geographical distribution

(a) Geographical distribution of Loans and Advances

As at 30 June 2023
MOP'000

	Gross loans and advances	Expected Credit Loss			Regulatory reserves	Impaired loans and advances
		Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
Macau SAR	4,694,596	27,999	21,471	268,496	-	803,808
Hong Kong SAR	954,320	5,444	-	40,039	-	75,186
China, People's Republic	1,775,077	5,595	18,275	50,947	-	184,947
Cayman Islands	361,811	2,026	-	72,608	-	135,211
Virgin Islands, British	238,500	692	-	-	-	-
Total	8,024,304	41,756	39,746	432,090	-	1,199,152

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10. Credit risk (continued)

Quantitative (continued)

(3) 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	Impaired loans and advances
				Stage 1 ECL	Stage 2 ECL	Stage 3 ECL		
As at 30 June 2023 MOP'000								
Macau SAR								
Of which:								
- Banks	456,071	-	-	19	-	-	-	-
- Government/Public sectors	55,575	-	-	-	-	-	-	-
- Others	-	4,694,596	-	27,999	21,471	268,496	-	803,808
Hong Kong SAR								
Of which:								
- Banks	367,001	-	-	46	-	-	-	-
- Government/Public sectors	-	-	-	-	-	-	-	-
- Others	63,819	954,320	-	5,444	-	40,039	-	75,186
Mainland China								
Of which:								
- Banks	70,236	-	-	-	-	-	-	-
- Government/Public sectors	22,232	-	-	19	-	-	-	-
- Others	43,506	1,775,077	-	5,678	18,275	61,603	-	184,947
Cayman Islands								
Of which:								
- Banks	-	-	-	-	-	-	-	-
- Government/Public sectors	-	-	-	-	-	-	-	-
- Others	22,199	361,811	-	2,026	-	83,723	-	135,211
Othes								
Of which:								
- Banks	119,923	-	-	16	-	-	-	-
- Government/Public sectors	-	-	-	-	-	-	-	-
- Others	-	238,500	-	692	-	-	-	-
TOTAL	1,220,562	8,024,304	-	41,939	39,746	453,861	-	1,199,152

The Macau Chinese Bank Ltd.

澳門華人銀行股份有限公司

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10. Credit risk (continued)

Quantitative (continued)

(4) Analysis of accounting past due exposures

					As at 30 June 2023		
					MOP'000		
	Debt securities	Gross loans and advances			Expected Credit Loss		
Gross amount		% of total loans	value of the collateral	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	
which have been overdue for:							
- 3 months or less	21,771	2,077,964	25.90%		13,369	39,746	21,771
- 6 months or less but over 3 months	-	455,497	5.68%	231,363	-	-	174,810
- 1 year or less but over 6 months	-	436,296	5.44%	94,698	-	-	202,419
- over 1 year	-	307,359	3.83%	449,381	-	-	54,861
Total	21,771	3,277,116	40.84%	775,442	13,369	39,746	453,861

As at 30 June 2023, the Bank does not have any past due interbank loans and advances for the period.

10. Credit risk (continued)

Quantitative (continued)

(5) Credit quality analysis under regulatory asset classification

The following table demonstrates in accordance with the “Return on the Expected Credit Loss and Regulatory Reserves” issued by AMCM.

	Outstanding Balance	Real Guarantee Value	Net Exposure	Expected Credit Loss			As at 30 June 2023
				Stage 1	Stage 2	Stage 3	Regulatory Reserves
				ECL	ECL	ECL	
Credits							
Pass	5,466,038			30,524	-	-	-
Special Mention	2,113,374			13,521	40,183	-	-
Substandard	455,497	231,363	227,436	-	-	174,810	-
Doubtful	436,296	94,698	350,603	-	-	202,419	-
Loss	307,359	449,381	27,632	-	-	54,861	-
Sub-total (Credits)	8,778,565	775,442	605,671	44,045	40,183	432,090	-
Debt Securities							
Pass	1,143,110			211	-	-	-
Special Mention	8,275			-	-	-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	21,771			-	-	21,771	-
Sub-total	1,173,156			211	-	21,771	-
Interbank Deposit /Placement							
Pass	813,475			1,064	-	-	-
Special Mention	-			-	-	-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	-			-	-	-	-
Sub-total	813,475			1,064	-	-	-
Monetary Bills							
Pass	825,000			1,808	-	-	-
Special Mention	-			-	-	-	-
Substandard	-			-	-	-	-
Doubtful	-			-	-	-	-
Loss	-			-	-	-	-
Sub-total	825,000			1,808	-	-	-
Total	11,590,196			47,128	40,183	453,861	-

As at 30 June 2023, the Bank does not have any trade bills for the period.

11. Market risk

Quantitative - capital requirements

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

	As at 30 June 2023 MOP'000
Market Risk Capital Charge for	
Specific Risk of Debt Securities and Debt Derivatives	10,658
General Market Risk of Debt Securities, Debt Derivatives and Interest Rate Exposures	14,455
Equity Exposures	-
Foreign Exchange Exposures	4,168
Commodities Exposures	-
Market Risk Capital Charges for all categories	29,280

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 2023
	MOP'000
Currencies	
MOP	75,614
HKD	116,123
USD	18,460
CNY	10,019
Impact on economic value to own funds ratio	19.74%

13. Foreign Exchange Risk

(1) Quantitative -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 2023
	<u>MOP'000 Equivalent</u>
HKD	(2,018,243)
CNY	52,099
USD	612,429
Others	(40)

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

	As at 30 June 2023		
	Spot Assets	Spot Liabilities	Net Position
	MOP'000	MOP'000	MOP'000
HKD	-	(2,018,243)	(2,018,243)
USD	612,429	-	612,429

(3) Quantitative -Forward sales position

-NIL-

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澳門華人銀行股份有限公司

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14. Equity position risk

-Not applicable-

The Macau Chinese Bank Ltd.

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15. Commodity risk

-NIL-

16. Liquidity Risk

Quantitative

(1) Average weekly liquidity

	For the six months Ended 30 June 2023 <u>(MOP'000)</u>
Minimum requirement of cash in hand	143,744
Average weekly amount of cash in hand	363,293

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 specified liquid assets

	For the six months Ended 30 June 2023 <u>(MOP'000)</u>
Specified liquid assets	9,658,018
Basic liabilities	4,864,493
Ratio of solvency assets to basic liabilities	50.37%

(3) Average liquidity ratio

	For the six months Ended 30 June 2023
One-month liquidity ratio	174%
Three-month liquidity ratio	98%



澳門華人銀行
Macau Chinese Bank

The Macau Chinese Bank Ltd.

澳門華人銀行股份有限公司

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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:

	Ended 30 June 2023 MOP
Within one year	14,103,823
In the second to fifth years, inclusive	32,994,021
After five years	<u>11,707,674</u>
	<u>58,805,518</u>

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18. Notes

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