



HAITONG BANK, MACAU BRANCH

Disclosure of Financial Information – 30 June 2025

(Circular No. 004/B/2024-DSB/AMCM)

Table of Contents

1. DISCLOSURE OF INFORMATION	4
2. SUMMARY STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025 AND 31 DECEMBER 2024	5
3. MACAU BRANCH SUMMARY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED AT 30 JUNE 2025 AND 30 JUNE 2024	6
4. STATEMENT OF CHANGES IN HEAD OFFICE ACCOUNT FOR THE PERIODS ENDED ON 30 JUNE 2025, 31 DECEMBER 2024 AND 30 JUNE 2024.....	7
5. MACAU BRANCH STATEMENT OF CASH FLOW FOR THE SIX MONTHS ENDED AT 30 JUNE 2025 AND 30 JUNE 2024	8
6. LIST OF SHAREHOLDERS OF HAITONG BANK WITH QUALIFYING HOLDINGS.....	9
7. MEMBERS OF CORPORATE BODIES OF HAITONG BANK	9
8. MEMBERS OF THE MANAGEMENT OF THE MACAU BRANCH	9
9. HAITONG BANK CONSOLIDATED STATEMENT AS AT 30 JUNE 2025 AND 31 DECEMBER 2024	10
10. CONSOLIDATED CAPITAL ADEQUACY RATIO OF HAITONG BANK	11
11. RELATED PARTY TRANSACTIONS (SUMMARY).....	11
12. OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES	12
13. DERIVATIVES TRANSACTIONS	13
14. CREDIT RISK.....	13
15. MARKET RISK / FOREIGN EXCHANGE RISK	17
16. LIQUIDITY RISK	18

1. DISCLOSURE OF INFORMATION

This information is disclosed under the AMCM Circular No. 004/B/2024-DSB/AMCM to fulfil the disclosure obligations outlined in the aforementioned Circular.

The economic and financial information hereby disclosed refers to the period between 1 January 2025 and 30 June 2025.

The disclosed information relates to the Macau Branch and to its Head Office, Haitong Bank, S.A.. For the sake of clarity, the information related to the Macau Branch is labelled as “Macau Branch” and the information concerning the Head Office on a consolidated or integrated basis is presented as “Haitong Bank” or “Haitong Bank Group”.

This information has not been subject to the external auditor’s review.

2. SUMMARY STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025 AND 31 DECEMBER 2024

	(MOP)										
	30.06.2025 (Unaudited)	31.12.2024 (Audited)									
Assets											
Cash and balances with banks	47 331 801	41 296 556									
Deposits with AMCM	4 907 000	1 460 516									
Financial assets at fair value through other comprehensive income	152 321 877	160 457 768									
Financial assets at amortised cost	63 163 398	61 435 540									
Other tangible assets	6 688 394	8 151 412									
Intangible assets	27 690	48 457									
Other assets	3 872 635	8 024 417									
Total Assets	278 312 795	280 874 666									
Liabilities											
Other liabilities	(3 387 426)	(8 660 361)									
Current income tax liabilities	(7 628 722)	(7 628 722)									
Deferred income tax liabilities	(212 766)	(160 676)									
Loan from Head Office	(33 059 664)	(31 847 501)									
Total Liabilities	(44 288 578)	(48 297 260)									
Head Office Account											
Working capital	(50 000 000)	(50 000 000)									
Fair-value reserves	(1 560 282)	(1 178 290)									
Retained earnings and other reserves*	(163 013 681)	(161 948 862)									
Head Office account	(19 450 254)	(19 450 254)									
Total Head Office Account	(234 024 217)	(232 577 406)									
Total Liabilities and Head Office Account	(278 312 795)	(280 874 666)									
<p>* Included the regulatory reserve required by the Monetary Authority of Macau ("AMCM"):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">- General</td> <td style="width: 30%;">-</td> <td style="width: 40%;">-</td> </tr> <tr> <td>- Specific</td> <td>-</td> <td>-</td> </tr> <tr> <td>Total regulatory reserve</td> <td style="text-align: right;">-</td> <td style="text-align: right;">-</td> </tr> </table>			- General	-	-	- Specific	-	-	Total regulatory reserve	-	-
- General	-	-									
- Specific	-	-									
Total regulatory reserve	-	-									

3. MACAU BRANCH SUMMARY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED AT 30 JUNE 2025 AND 30 JUNE 2024

	(MOP)	
	30.06.2025 (Unaudited)	30.06.2024 (Unaudited)
Interest income	7 692 551	4 743 082
Interest expense	(848 698)	-
Net interest income	<u>6 843 853</u>	<u>4 743 082</u>
Fee and commission income	6 890 049	75 840 024
Fee and commission expense	(300 651)	(107 811)
Net fee and commission income	6 589 398	75 732 213
Gain / (Losses) from foreign exchange differences	2 995 530	(2 746 630)
Total Operating Income	16 428 781	77 728 665
Staff costs	(7 871 028)	(6 329 886)
General and administrative expenses	(6 535 594)	(6 137 021)
Depreciation and amortisation	(1 498 720)	(1 382 020)
Operating profit before impairment gain	523 439	63 879 738
Net (charge)/ reversal of impairment allowance on financial assets	541 380	(1 118 642)
Profit before Income Tax	1 064 819	62 761 096
Income Tax	-	(7 460 979)
Net Profit for the period	1 064 819	55 300 117
Other comprehensive income for the period		
Items that may be reclassified to profit and loss		
Fair value changes of debt instruments measured at fair value through other comprehensive income, net of taxes	381 993	(519 405)
Total other comprehensive income for the period	381 993	(519 405)
Total comprehensive income of the period	1 446 812	54 780 712

4. STATEMENT OF CHANGES IN HEAD OFFICE ACCOUNT FOR THE PERIODS ENDED ON 30 JUNE 2025, 31 DECEMBER 2024 AND 30 JUNE 2024

(MOP)

(Unaudited)	Working capital	Fair-value reserves	Retained earnings and other reserves			Head Office Account	Total
			Retained earnings	General regulatory reserve	Specific regulatory reserve		
Balance at 31 December 2023	50 000 000	-	107 634 255	-	-	19 450 254	177 084 509
Balance at 1 January 2024	50 000 000	-	107 634 255	-	-	19 450 254	177 084 509
Profit for the period	-	-	55 300 117	-	-	-	55 300 117
Balance at 30 June 2024	50 000 000	(519 405)	162 934 372	-	-	19 450 254	231 865 221
 Balance at 1 July 2024	 50 000 000	 (519 405)	 162 934 372	 -	 -	 19 450 254	 231 865 221
Profit for the period	-	-	(14 490)	-	-	-	(14 490)
Balance at 31 December 2024	50 000 000	1 178 290	161 948 862	-	-	19 450 254	232 577 406
 Balance at 1 January 2025	 50 000 000	 1 178 290	 161 948 862	 -	 -	 19 450 254	 232 577 406
Changes in fair value, net of taxes	-	381 992	-	-	-	-	381 992
Profit for the period	-	-	1 064 819	-	-	-	1 064 819
Balance at 30 June 2025	50 000 000	1 560 282	163 013 681	-	-	19 450 254	234 024 217

5. MACAU BRANCH STATEMENT OF CASH FLOW FOR THE SIX MONTHS ENDED AT 30 JUNE 2025 AND 30 JUNE 2024

	(MOP)	
	30.06.2025 (Unaudited)	30.06.2024 (Unaudited)
CASH FLOW ARISING FROM OPERATING ACTIVITIES		
Profit before tax	1 064 819	62 761 096
<u>Adjustments</u>		
Depreciation and amortisation	1 498 720	1 382 020
Interest income	(7 692 551)	(4 743 082)
Net charge/ (reversal) of impairment allowance on financial assets	(541 380)	1 118 642
	<hr/>	<hr/>
	(5 670 392)	60 518 676
Decrease in balances with banks with original maturity beyond three months	-	50 000 000
Decrease/ (Increase) in minimum statutory deposit with AMCM	150 325	183 059
Increase in AMCM monetary bills with original maturity beyond three months	(71 646 845)	(68 373 450)
<u>Increase/ (Decrease) in operating assets:</u>		
Other assets	4 706 778	(15 286 506)
<u>Increase / (Decrease) in operating liabilities:</u>		
Other liabilities	(5 272 935)	(4 490 463)
Loan from head office	1 212 162	-
	<hr/>	<hr/>
Cash flow generated used in operations	(70 850 515)	(37 967 360)
Interest received	8 602 242	4 851 522
	<hr/>	<hr/>
Net cash flow generated from operating activities	(67 918 665)	27 402 838
	<hr/>	<hr/>
Cash flow from investing activities		
(Purchase) / Disposal of securities	77 565 654	(72 905 660)
Acquisition of property and equipment	(14 935)	(12 641)
Acquisition of intangible assets	-	-
	<hr/>	<hr/>
Net cash flow used in investing activities	(77 550 719)	(72 918 301)
	<hr/>	<hr/>
Net (decrease)/ increase in cash and cash equivalents	9 632 054	(45 515 463)
Cash and cash equivalents at the beginning of the period	42 523 780	130 779 341
	<hr/>	<hr/>
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	52 155 834	85 263 878
	<hr/>	<hr/>

The 2024 comparative figures have been restated to conform to the current year's presentation.

6. LIST OF SHAREHOLDERS OF HAITONG BANK WITH QUALIFYING HOLDINGS

Haitong International Holdings Limited, a Hong-Kong-based and wholly-owned subsidiary of Guotai Haitong Securities Co., Ltd., holds 100% of the Bank's share capital with voting rights.

7. MEMBERS OF CORPORATE BODIES OF HAITONG BANK



8. MEMBERS OF THE MANAGEMENT OF THE MACAU BRANCH

General Manager

Lu Xiaoli

Branch Managers

Luís Valença Pinto

André Castanheira Pinto

9. HAITONG BANK CONSOLIDATED STATEMENT AS AT 30 JUNE 2025 AND 31 DECEMBER 2024

(thousand euros)

	30.06.2025	31.12.2024
Assets		
Cash and cash equivalents	16 485	38 159
Financial assets at fair value through profit or loss	934 836	811 783
Financial assets held for trading	918 377	794 723
Securities	890 212	770 902
Derivative financial assets	28 165	23 821
Non-trading financial assets mandatorily at fair value through profit or loss	16 459	17 060
Securities	16 435	17 037
Loans and advances to customers	24	23
Financial assets at fair value through other comprehensive income	396 057	357 444
Financial assets measured at amortised cost	1 969 935	1 848 526
Securities	553 274	617 566
Loans and advances to banks	656 019	512 202
Loans and advances to customers	760 642	718 758
Other tangible assets	11 201	11 662
Intangible assets	1 029	1 152
Tax assets	119 104	120 647
Current income tax assets	21 696	21 447
Deferred income tax assets	97 408	99 200
Other assets	119 264	113 911
Total Assets	3 567 911	3 303 284
Liabilities		
Financial liabilities held for trading	133 805	23 948
Securities	96 281	817
Derivative financial liabilities	37 524	23 131
Financial liabilities measured at amortised cost	2 712 440	2 558 131
Resources of credit institutions	1 214 373	946 670
Resources of customers	1 225 504	1 293 048
Debt securities issued	272 563	318 413
Provisions	3 791	3 916
Tax liabilities	14 502	17 122
Current income tax liabilities	9 115	11 549
Deferred income tax liabilities	5 387	5 573
Other liabilities	62 784	61 930
Total Liabilities	2 927 322	2 665 047
Equity		
Share capital	871 278	871 278
Share premium	8 796	8 796
Other equity instruments	105 042	105 042
Fair-value reserves	(2 684)	(1 875)
Other reserves and retained earnings	(360 677)	(367 631)
Net profit/(loss) for the period attributable shareholders of the parent company	1 014	5 078
Total equity attributable to the shareholders of the parent company	622 769	620 688
Non-controlling interests	17 820	17 549
Total Equity	640 589	638 237
Total Equity and Liabilities	3 567 911	3 303 284

10. CONSOLIDATED CAPITAL ADEQUACY RATIO OF HAITONG BANK

Haitong Bank's capital ratios were calculated under CRR (Regulation EU no. 575/2013) and CRD (Directive EU no. 2013/36/EU). The capital ratios under the Standard Approach are shown in the following table.

	30 JUNE 2025	31 DECEMBER 2024
CET1 ratio	19.1%	19.3%
Tier 1 ratio	23.9%	24.1%
Total capital ratio	23.9%	24.2%

11. RELATED PARTY TRANSACTIONS (SUMMARY)

The Macau Branch complies with Haitong Bank's Regulation of Transactions with Related Parties, which lays down the internal procedures and limitations for the approval of transactions between the Bank or companies in a parent-subsidiary or group relationship with the Bank and a related party.

These rules aim to ensure stringent control over compliance with the legal rules, including the arm's-length principle and prevention of conflicts of interest.

The respective related parties' balance of the Macau Branch is disclosed below:

RELATED PARTIES	(MOP)					
	CASH AND CASH EQUIVALENTS	OTHER ASSETS	WORKING CAPITAL	HEAD OFFICE ACCOUNT	PROFIT	LOSS
Head Office						
Haitong Bank, S.A.	35 791 526	-	50 000 000	19 450 254	261 485	848 698
Subsidiaries and associates of shareholders						
Haitong UT Brilliant Limited	-	-	-	-	142 389	-
TOTAL	35 791 526	-	50 000 000	19 450 254	403 874	848 698

RELATED PARTIES	(MOP)				
	CASH AND CASH EQUIVALENTS	WORKING CAPITAL	HEAD OFFICE ACCOUNT	PROFIT	LOSS
Head Office					
Haitong Bank, S.A.	31 103 915	50 000 000	19 450 254	1 561 910	5 148 486
Subsidiaries and associates of shareholders					
Haitong International Finance Holdings Limited	-	-	-	1 757 551	-
Haitong UT Brilliant Limited	-	-	-	11 144	-
TOTAL	31 103 915	50 000 000	19 450 254	3 330 605	5 148 486

12. OFF BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES

The Macau Branch has no off-balance sheet exposures.

OFF-BALANCE SHEET EXPOSURES	30 JUNE 2025	31 DECEMBER 2024
Credit substitutes	-	-
Transaction-related contingencies	-	-
Acceptances and other trade-related contingencies	-	-
Note issuance facilities, revolving underwriting facilities and other similar facilities	-	-
Forward asset purchases	-	-
Unpaid portion of partly paid shares and other securities	-	-
Forward deposits	-	-
Asset sales with repurchase option	-	-
Undrawn credit facilities and other commitments to extend credit	-	-
Other off-balance-sheet items	-	-

13. DERIVATIVES TRANSACTIONS

The Macau Branch has no balance in derivative transactions.

DERIVATIVES TRANSACTIONS	(MOP)	
	30 JUNE 2025	31 DECEMBER 2024
Exchange rate contracts	-	-
Interest rate contract	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-

CREDIT RISK-WEIGHTED AMOUNTS OF DERIVATIVES	(MOP)	
	30 JUNE 2025	31 DECEMBER 2024
Exchange rate contracts	-	-

14. CREDIT RISK

The table below reflects the geographic distribution of the Macau Branch's credit risk exposures as at 30 June 2025 and 31 December 2024:

GEOGRAPHIC DISTRIBUTION OF EXPOSURES		(MOP)					
		OF WHICH				30 JUNE 2025	
Countries and Regions	Loan and advances to customers	Overdue loans	Impaired loans	Individually assessed impairment provision	Additional provision under AMCM rules	Investment in debt securities	Financial derivatives
Macau	-	-	-	6 994	-	72 685 787	-
China	-	-	-	178 723	-	142 985 205	-

GEOGRAPHIC DISTRIBUTION OF EXPOSURES		(MOP)					
		OF WHICH				31 DECEMBER 2024	
Countries and Regions	Loan and advances to customers	Overdue loans	Impaired loans	Individually assessed impairment provision	Additional provision under AMCM rules	Investment in debt securities	Financial derivatives
Macau	-	-	-	9 160	-	84 091 603	-
China	-	-	-	172 935	-	137 983 800	-

The table below reflects the industry distribution of the Macau Branch's credit risk exposures as at 30 June 2025 and 31 December 2024:

INDUSTRY DISTRIBUTION OF EXPOSURES	30 JUNE 2025	31 DECEMBER 2024	(MOP)
Agriculture and fisheries	-	-	-
Mining industries	-	-	-
Manufacturing industries	-	-	-
Electricity, gas and water	-	-	-
Construction and public works	-	-	-
Wholesale and retail trade	-	-	-
Restaurants, hotels and similar activities	-	-	-
Transport, warehouse and communications	-	-	-
Non-monetary financial institutions	-	-	-
Gaming	-	-	-
Exhibition and conference	-	-	-
Education	-	-	-
Information Technology	-	-	-
Other industries	-	-	-
Personal loans	-	-	-
Total	-	-	-

The table below reflects the credit risk ageing analysis of accounting past due exposures of the Macau Branch as at 30 June 2025 and 31 December 2024:

LOANS AND ADVANCES TO BANKS THAT HAVE BEEN PAST DUE FOR PERIODS OF:	30 JUNE 2025		31 DECEMBER 2024		(MOP)
	% OF TOTAL LOANS	AMOUNT	% OF TOTAL LOANS	AMOUNT	
more than 3 months but not more than 6 months	-	-	-	-	-
more than 6 months but not more than 1 year	-	-	-	-	-
more than 1 year	-	-	-	-	-
Total	-	-	-	-	-
Collateral	-	-	-	-	-
ECL	-	-	-	-	-

LOANS AND ADVANCES TO NON-BANK CUSTOMERS THAT HAVE BEEN PAST DUE FOR PERIODS OF:	30 JUNE 2025		31 DECEMBER 2024	
	% OF TOTAL LOANS	AMOUNT	% OF TOTAL LOANS	AMOUNT
more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than 1 year	-	-	-	-
more than 1 year	-	-	-	-
Total	-	-	-	-
Collateral	-	-	-	-
ECL	-	-	-	-

OTHER ASSETS THAT HAVE BEEN PAST DUE FOR PERIODS OF:	30 JUNE 2025		31 DECEMBER 2024	
	AMOUNT	AMOUNT	AMOUNT	AMOUNT
Account receivables				
more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than 1 year	3 759 618	9 594 600	-	-
more than 1 year	-	-	-	-
Total	3 759 618	9 594 600	-	-

The table below reflects the credit quality analysis under the regulatory asset classification of the Macau Branch as at 30 June 2025 and 31 December 2024:

CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION	30 JUNE 2025						
	Outstanding Balance	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Net amount	General Provision according to the AMCM Notice no. 012/2021	Collateral

Loans and advances to banks

Pass	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-

Loans and advances to non-bank customers

Pass	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-

Financial assets at fair value through other comprehensive income

Pass	152 412 675	(90 798)	-	-	152 321 877	-	-
Special Mention	-	-	-	-	-	-	-
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	-	-	-	-	-	-	-
Other assets							
Pass	213 897 945	(185 717)	-	-	213 712 228	-	-
Special Mention	-	-	-	-	-	-	-
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	-	-	-	-	-	-	-
TOTAL	366 310 620	(276 515)	-	-	366 034 105	-	-

(MOP)

CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION						31 DECEMBER 2024
	Outstanding Balance	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Net amount	General Provision according to the AMCM Notice no. 012/2021
Loans and advances to banks						
Pass	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Loans and advances to non-bank customers						
Pass	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income						
Pass	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
Other assets						
Pass	222 075 406	(182 095)	-	-	221 893 308	-
Special Mention	-	-	-	-	-	-
Substandard	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-
Loss	-	-	-	-	-	-
TOTAL	222 075 406	(182 095)	-	-	221 893 308	-

15. MARKET RISK / FOREIGN EXCHANGE RISK

The Macau Branch has the following analysis of foreign currency at the balance sheet date:

	(Equivalent in MOP)				
	30 JUNE 2025				
	MOP	EUR	USD	HKD	CNY
Assets					
Cash and balances with banks	10 632 594	5 638 448	30 153 078	4 658	903 023
Deposits with AMCM	4 907 000	-	-	-	-
Financial assets at fair value through other comprehensive income	72 678 794	-	79 643 083	-	-
Financial assets at amortised cost	-	-	63 163 398	-	-
Other tangible assets	6 688 394	-	-	-	-
Intangible assets	27 690	-	-	-	-
Other assets	173 044	-	3 182 360	508 265	8 966
Liabilities					
Loan from Head Office	-	-	(33 059 664)	-	-
Other liabilities	(3 123 512)	(342 629)	84 895	(6 180)	-
Current tax liabilities	(7 628 722)	-	-	-	-
Deferred income tax liabilities	(212 766)	-	-	-	-
TOTAL (long or short net open positions)	84 142 516	5 295 819	143 167 150	506 743	911 989

	(Equivalent in MOP)				
	31 DECEMBER 2024				
	MOP	EUR	USD	HKD	CNY
Assets					
Cash and balances with banks	7 768 960	14 433 355	16 670 560	12 113	2 411 568
Deposits with AMCM	1 460 516	-	-	-	-
Financial assets at fair value through other comprehensive income	84 082 443	-	76 375 325	-	-
Financial assets at amortised cost	-	-	61 435 540	-	-
Other tangible assets	8 151 412	-	-	-	-
Intangible assets	48 457	-	-	-	-
Other assets	385 448	67 608	7 231 370	339 991	-
Liabilities					
Loan from Head Office	-	-	(31 847 501)	-	-
Other liabilities	(8 226 812)	(433 465)	-	(84)	-
Income tax liabilities	(7 628 722)	-	-	-	-
Deferred income tax liabilities	(160 676)	-	-	-	-
TOTAL (long or short net open positions)	85 881 026	14 067 498	129 865 294	352 020	2 411 568

16. LIQUIDITY RISK

The table below reflects the liquidity risk maturity analysis on assets and liabilities of the Macau Branch as of 30 June 2025 and 31 December 2024:

Maturity Analysis on Assets and Liabilities								(MOP)
Assets	On demand	Within 1 month	>1 month < 3 months	>3 months < 1 year	>1 year < 3 years	> 3 years	Undated/overdue	30 JUNE 2025
Loans and advances to customers	-	-	-	-	-	-	-	-
Cash and balances with banks	47 331 801	-	-	-	-	-	-	-
Deposits with AMCM	4 907 000	-	-	-	-	-	-	-
Certificates of deposit held	-	-	-	-	-	-	-	-
Securities issued by Macao SAR Government and/or AMCM	-	-	22 967 511	49 711 283	-	-	-	-
Other securities	-	-	-	142 806 481	-	-	-	-
Other tangible assets	-	-	-	-	-	-	-	6 688 394
Intangible assets	-	-	-	-	-	-	-	27 690
Deferred income tax assets	-	-	-	-	-	-	-	-
Other assets	-	600 326	640 348	768 496	1 863 465	-	-	-
Total assets	52 238 801	600 326	23 607 859	193 286 260	1 863 465	-	-	6 716 084
Liabilities	On demand	Within 1 month	>1 month < 3 months	>3 months < 1 year	>1 year < 3 years	> 3 years	Undated/overdue	
Deposits and balances of local banks and financial institutions	-	-	-	-	-	-	-	-
Deposits from public sector entities	-	-	-	-	-	-	-	-
Deposits from holding and associated companies	-	-	-	-	-	-	-	-
Deposits from non-bank customers	-	-	-	-	-	-	-	-
Certificates of deposits issued	-	-	-	-	-	-	-	-
Other securities issued	-	-	-	-	-	-	-	-
Loan from Head Office	-	-	-	-	(33 059 664)	-	-	-
Other liabilities	-	(448 609)	(923 089)	(833 933)	(1 038 528)	(143 267)	-	-
Income tax liabilities	-	-	-	(7 628 722)	-	-	-	-
Deferred income tax liabilities	-	-	-	-	(212 766)	-	-	-
Total liabilities	-	(448 609)	(923 089)	(8 462 655)	(34 310 958)	(143 267)	-	-
Net liquidity gap	52 238 801	151 717	22 684 770	184 823 605	(32 447 493)	(143 267)	6 716 084	

(MOP)

Maturity Analysis on Assets and Liabilities							31 December 2024
Assets	On demand	Within 1 month	>1 month < 3 months	>3 months < 1 year	>1 year < 3 years	> 3 years	Undated/overdue
Loans and advances to customers	-	-	-	-	-	-	-
Cash and balances with banks	41 296 556	-	-	-	-	-	-
Deposits with AMCM	1 460 516	-	-	-	-	-	-
Certificates of deposit held	-	-	-	-	-	-	-
Securities issued by Macao SAR Government and/or AMCM	-	1 994 068	3 978 742	78 109 633	-	-	-
Other securities	-	-	-	953 330	136 857 535	-	-
Other tangible assets	-	-	-	-	-	-	8 151 412
Intangible assets	-	-	-	-	-	-	48 457
Other assets	-	-	-	824 598	-	-	7 199 819
Total assets	42 757 072	1 994 068	3 978 742	79 887 561	136 857 535	-	15 399 688
Liabilities	On demand	Within 1 month	>1 month < 3 months	>3 months < 1 year	>1 year < 3 years	> 3 years	Undated/overdue
Deposits and balances of local banks and financial institutions	-	-	-	-	-	-	-
Deposits from public sector entities	-	-	-	-	-	-	-
Deposits from holding and associated companies	-	-	-	-	-	-	-
Deposits from non-bank customers	-	-	-	-	-	-	-
Certificates of deposits issued	-	-	-	-	-	-	-
Other securities issued	-	-	-	-	-	-	-
Loan from Head Office	-	-	-	-	(31 847 501)	-	-
Other liabilities	-	(1 384 251)	(1 013 147)	(5 895 414)	(367 549)	-	-
Income tax liabilities	-	-	-	(7 628 722)	-	-	-
Deferred income tax liabilities	-	-	-	-	(160 676)	-	-
Total liabilities	-	(1 384 251)	(1 013 147)	(13 524 136)	(32 375 726)	-	-
Net liquidity gap	42 757 072	609 817	2 965 595	66 363 425	104 481 809	-	15 399 688

The table below reflects the liquidity risk indicators of the Macau Branch as at 30 June 2025 and 31 December 2024:

LIQUIDITY RISK INDICATORS	(MOP)
	30 JUNE 2025
Arithmetic mean of the minimum weekly amount of cash in hand that is required to be held during the period	196 324
Arithmetic mean of the average weekly amount of cash in hand during the period	4 986 603
Arithmetic mean of the specified liquid assets at the end of each month during the period	268 207 167
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the period	1 874%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the period	4 419%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the period	2 456%

LIQUIDITY RISK INDICATORS	(MOP)
	31 DECEMBER 2024
Arithmetic mean of the minimum weekly amount of cash in hand that is required to be held during the year	320 533
Arithmetic mean of the average weekly amount of cash in hand during the year	1 653 346
Arithmetic mean of the specified liquid assets at the end of each month during the year	234 981 700
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the year	1 091%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the year	1 574%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the year	5 473%