



**BANCO COMERCIAL PORTUGUÊS, S. A.
MACAU BRANCH**

DISCLOSURE OF FINANCIAL INFORMATION

30 JUNE 2024

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

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STATUS OF THE BRANCH

Banco Comercial Português, S. A. – Macau Branch (the Branch) is the Macau Branch of Banco Comercial Português, S. A. ('BCP' or the 'Head-Office') since 11 May 2010 and has its registered office and principal place of business in Macau at Avenida Comercial de Macau, Quarteirão 5, Lote A, Finance and IT Centre of Macau Building, 19. G-I.

The Branch provides banking and other related financial services.

DISCLOSURE OF INFORMATION

The information presented hereinafter concerning the Branch and its Banking Group to which it belongs is disclosed under and is in compliance with Circular No. 004/B/2024-DSB/AMCM of the Monetary Authority of Macau ('AMCM') (Guideline on Disclosure of Financial Information).

The Branch's policy on this matter is available and can also be consulted.

The information enclosed on pages 4 to 27 of this document is consistent with information otherwise published or in any way supplied to the AMCM and, in what concerns the Group information, other regulators.

The information provided herewith related to the financial or economic situation of the Branch as of 30 June 2024 or for the first six months of 2024 (interim), was not reviewed by an external auditor.

The information or any other remarks belonging to the Branch's books or practices are duly marked along these pages with the tag 'Macau Branch'.

The figures regarding year 2023 disclosed in this document correspond to the statutory accounts as at that date for comparative purposes.

The Management of the Branch

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE (MACAU BRANCH) (unaudited)

	30 Jun 2024 MOP	30 Jun 2023 MOP
Interest income	178,568,227	240,565,206
Interest expense	(109,068,803)	(117,977,862)
Net interest income	69,499,424	122,587,344
Net fee and commission income	2,318,224	983,036
Net foreign exchange gains	2,495,050	4,272,878
Other operating income	831,098	152,891
Total operating income	75,143,796	127,996,149
Staff costs	(10,483,583)	(10,215,685)
Other administrative costs	(5,056,620)	(4,431,949)
Depreciation and amortisation	(543,695)	(775,847)
Other operating expenses	(395,184)	(352,364)
Operating profit before impairment losses	58,664,714	112,220,304
Net charge for impairment losses on financial instruments	(15,539,056)	(21,174,091)
Profit before income tax	43,125,658	91,046,213
Income tax	(5,103,080)	(10,853,546)
Profit and total other comprehensive income for the period	38,022,578	80,192,667

STATEMENT OF FINANCIAL POSITION (MACAU BRANCH)

	30 Jun 2024 MOP (Unaudited)	31 Dec 2023 MOP (Audited)
ASSETS		
Cash and balances with the Monetary Authority of Macau	82,908,360	82,695,461
Balances with credit institutions repayable on demand	103,910,435	86,901,144
Other loans and advances to credit institutions	2,157,412,325	2,171,044,468
Loans and advances to customers	4,603,572,072	4,281,625,584
Property and equipment	1,865,487	2,118,964
Intangible assets	879,636	1,045,882
Other assets	4,020,855	9,161,814
TOTAL ASSETS	6,954,569,170	6,634,593,317
LIABILITIES		
Deposits from credit institutions	2,657,118,477	2,310,471,493
Deposits from customers	4,057,232,897	4,130,734,158
Income tax liabilities	16,561,574	11,458,494
Other liabilities	65,718,281	62,013,809
Total liabilities	6,796,631,229	6,514,677,954
RESERVES AND HEAD OFFICE ACCOUNT		
Total Reserves and Head Office account *	157,937,941	119,915,363
TOTAL LIABILITIES AND RESERVES AND HEAD OFFICE ACCOUNT	6,954,569,170	6,634,593,317
 * Included the regulatory reserve required Monetary Authority of Macau ("AMCM"):		
- General	-	-
- Specific	13,202,857	-
Total regulatory reserve	13,202,857	-

STATEMENT OF CHANGES IN RESERVES AND HEAD OFFICE ACCOUNT ENDED 30 JUNE 2024 (MACAU BRANCH) (unaudited)

	Retained earnings	Regulatory Reserves	Total MOP
	MOP	MOP	
At 1 January 2024	119,915,363	-	119,915,363
Profit for the period	38,022,578	-	38,022,578
Transfer from retained earnings to regulatory reserves (Note)	(13,202,857)	13,202,857	-
At 30 June 2024	<u>144,735,084</u>	<u>13,202,857</u>	<u>157,937,941</u>

Note : The Branch follows AMCM requirement to maintain regulatory reserves in excess of the Branch's impairment allowance for loans and advances to customers and financial guarantee contracts estimated through the transfer of retained profits to regulatory reserves.

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 30 JUNE (MACAU BRANCH) (unaudited)

	30 Jun 2024 MOP	30 Jun 2023 MOP
CASH FLOW ARISING FROM OPERATING ACTIVITIES		
Profit before tax	43,125,658	91,046,213
<u>Adjustments:</u>		
Depreciation and amortisation	543,695	775,847
Net charge for impairment losses on financial instruments	15,539,056	21,174,091
Interest income	(178,568,227)	(240,565,206)
Interest expense	109,068,803	117,977,862
Loss on fixed assets disposal	5,602	-
	(10,285,413)	(9,591,193)
<u>(Increase)/decrease in operating assets:</u>		
Other loans and advances to credit institutions (more than 3 months)	(58,145,955)	(17,265,103)
Loans and advances to customers	(345,263,329)	(350,954,415)
Other assets	5,415,642	580,907
<u>Increase/(decrease) in operating liabilities:</u>		
Deposits from credit institutions	344,726,261	317,321,403
Deposits from customers	(82,066,723)	38,707,002
Other liabilities	6,219,370	(15,605,179)
CASH USED IN OPERATIONS	(129,114,734)	(27,215,385)
Interest paid	(98,582,619)	(104,969,882)
Interest received	183,346,141	232,784,259
Tax paid	-	-
NET CASH (USED IN)/GENERATED FROM OPERATIONS	(54,636,625)	91,007,799
CASH FLOW ARISING FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	(129,574)	(7,861)
Acquisition of intangible assets	-	(227,626)
NET CASH USED IN INVESTING ACTIVITIES	(129,574)	(235,487)
CASH ARISING FROM FINANCING ACTIVITY		
Distribution to the Head office	-	(123,015,821)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(54,766,199)	(32,243,508)
CASH AND CASH EQUIVALENTS AT 1 JANUARY	2,228,180,186	1,536,078,025
CASH AND CASH EQUIVALENTS AT 30 JUNE	2,173,413,987	1,503,834,517
REPRESENTED BY:		
Cash and balances with the Monetary Authority of Macau	82,908,360	90,014,495
Balances with credit institutions repayable on demand	103,910,435	78,004,102
Other loans and advances to credit institutions	1,986,595,192	1,335,815,920
CASH AND CASH EQUIVALENTS AT 30 JUNE	2,173,413,987	1,503,834,517

OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS (MACAU BRANCH)

	30 Jun 2024 MOP	31 Dec 2023 MOP
Credit substitutes	109,218,561	41,439,852
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	1,996,781,505	2,696,815,531
Other off-balance sheet items	12,071,479,772	17,722,928,329
TOTAL	14,177,479,838	20,461,183,712

DERIVATIVES TRANSACTIONS (MACAU BRANCH)

	30 Jun 2024 MOP	31 Dec 2023 MOP
Exchange rate contracts		
Forward purchases	450,231,376	451,107,186
Forward sales	450,110,000	450,110,000
Interest rate contracts		
Purchases	-	-
Sales	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	900,341,376	901,217,186
TOTAL OFF-BALANCE SHEET EXPOSURES	15,077,821,214	21,362,400,898

CREDIT RISK WEIGHTED AMOUNTS OF THE DERIVATIVES TRANSACTIONS

(in accordance with Notice no. 011/2015-AMCM)

	30 Jun 2024 MOP	31 Dec 2023 MOP
Exchange rate contracts	4,580,078	5,234,812
Interest rate contracts	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	4,580,078	5,234,812

NET FAIR VALUE OF THE DERIVATIVES TRANSACTIONS

	30 Jun 2024 MOP	31 Dec 2023 MOP
Exchange rate contracts	38,634	723,740
Interest rate contracts	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	38,634	723,740

RELATED PARTY TRANSACTIONS (MACAU BRANCH)

1. Balances and transactions with Head Office

Statement of Financial Position

	30 Jun 2024 MOP	31 Dec 2023 MOP
Assets		
Balances with credit institutions repayable on demand	56,914,306	54,216,101
Other loans and advances to credit institutions	2,096,973,228	2,120,586,066
Other assets	77,765	723,870
Total	2,153,965,299	2,175,526,037
Liabilities		
Deposits from credit institutions	2,657,118,476	2,310,471,493
Other liabilities	255,344	2,758,913
Total	2,657,373,820	2,313,230,406

Statement of profit or loss and other comprehensive income for the six months ended 30 June

	30 Jun 2024 MOP	30 Jun 2023 MOP
Interest income	37,890,114	22,024,774
Interest expense	47,247,374	73,822,179

Off- Balance Sheet Exposures

	30 Jun 2024 MOP	31 Dec 2023 MOP
Exchange rate contracts		
Purchases	450,231,376	451,107,185
Sales	(450,110,000)	(450,110,000)

2. Balances and transactions with other related parties

Statement of Financial Position

	30 Jun 2024 MOP	31 Dec 2023 MOP
Assets		
Loans and advances to customers	438,999,719	460,678,024
Total	<u>438,999,719</u>	<u>460,678,024</u>
Liabilities		
Deposits from customers	11,102,817	10,988,276
Total	<u>11,102,817</u>	<u>10,988,276</u>

Note: Other related parties included qualified shareholders and its subsidiaries.

Statement of profit or loss and other comprehensive income for the six months ended 30 June

	30 Jun 2024 MOP	30 Jun 2023 MOP
Interest income	<u>13,025,371</u>	<u>8,059,691</u>
Interest expense	<u>110,482</u>	<u>95,400</u>

In addition to the transactions and balances disclosed elsewhere in these financial statements, the Branch entered into the following material related party transactions.

3. Key management personnel

The 6-month remuneration of key management personnel of the branch, which is included in "staff costs", is as follows:

	30 Jun 2024 MOP	30 Jun 2023 MOP
Remuneration	<u>4,700,680</u>	<u>4,348,958</u>

LIST OF SHAREHOLDERS WITH QUALIFIED HOLDINGS IN BANCO COMERCIAL PORTUGUÊS, S. A.

NAME	% OF SHARE CAPITAL	% OF VOTING RIGHTS
Fosun Group		
Chiado (Luxembourg) S.a.r.l.	20.03%	20.03%
Sonangol Group		
Sonangol-Sociedade Nacional de Combustíveis de Angola, EP	19.49%	19.49%

Note:

According with the definition adopted by the Monetary Authority of Macau (AMCM), a qualifying holding is a holding which is owned directly or indirectly by the shareholder and which represents 10% or more of the share capital or voting rights of the credit institution or which confers, in any other form, the possibility to exercise a significant influence over the management of the credit institution.

NAMES OF MEMBERS OF BOARDS OF BANCO COMERCIAL PORTUGUÊS, S. A.

BOARD OF THE GENERAL MEETING

Pedro Rebelo de Sousa	Chairman
Octávio Castelo Paulo	Vice-Chairman
Ana Moniz Macedo	Company Secretary

BOARD OF DIRECTORS

Nuno Manuel da Silva Amado	Chairman
Jorge Manuel Baptista Magalhães Correia	Vice-Chairman
Valter Rui Dias de Barros	Vice-Chairman
Miguel Maya Dias Pinheiro	Vice-Chairman
Altina de Fátima Sebastian Gonzalez Villamarin	Member
Ana Paula Alcobia Gray	Member
Cidália Maria Mota Lopes	Member
Fernando da Costa Lima	Member
João Nuno de Oliveira Jorge Palma	Member
José Miguel Bensliman Schorcht da Silva Pessanha	Member
Lingjiang Xu	Member
Lingzi Yuan (Smilla Yuan)	Member
Maria José Henriques Barreto de Matos de Campos	Member
Miguel de Campos Pereira de Bragança	Member
José Pedro Rivera Ferreira Malaquias	Member
Rui Manuel da Silva Teixeira	Member

EXECUTIVE COMMITTEE

Miguel Maya Dias Pinheiro	Chairman
Miguel de Campos Pereira de Bragança	Vice-Chairman
João Nuno de Oliveira Jorge Palma	Vice-Chairman
Rui Manuel da Silva Teixeira	Member
José Miguel Bensliman Schorcht da Silva Pessanha	Member
Maria José Henriques Barreto de Matos de Campos	Member

REMUNERATIONS AND WELFARE BOARD

José António Figueiredo Almaça	Chairman
Jorge Manuel Baptista Magalhães Correia	Member
Valter Rui Dias de Barros	Member

STRATEGIC BOARD

Nuno Manuel da Silva Amado	Members due to their functions
Jorge Manuel Baptista Magalhães Correia	Members due to their functions
Valter Rui Dias de Barros	Members due to their functions
Miguel Maya Dias Pinheiro	Members due to their functions

AUDIT COMMITTEE

Cidália Maria Mota Lopes	Chairwoman
Fernando da Costa Lima	Member
Valter Rui Dias de Barros	Member
Altina de Fátima Sebastian Gonzalez Villamarin	Alternate member

NAMES OF MEMBERS OF THE MANAGEMENT OF THE MACAU BRANCH OF BANCO COMERCIAL PORTUGUÊS, S. A.

Constantino Alves Mousinho	General Manager
Leung Chi Wai	Deputy General Manager
Vong Sau Mui	Deputy General Manager
Chan Fong Mei	Deputy General Manager

LOANS AND ADVANCES TO CUSTOMERS BY GEOGRAPHIC DISTRIBUTION (MACAU BRANCH)

	30 Jun 2024 MOP	31 Dec 2023 MOP
British Virgin Islands	80,473,067	80,540,860
China	478,976,972	357,608,767
Germany	-	207,798,680
Hong Kong	2,057,248,328	1,913,189,381
Macau	281,493,068	268,897,665
Netherlands	1,789,244,990	1,603,545,087
Portugal	10,830,507	11,269,012
Cayman Islands	82,404,985	-
United States	30,055,494	28,804,696
	<hr/> 4,810,727,411	<hr/> 4,471,654,148
Impairment allowances	(207,155,339)	(190,028,564)
	<hr/> 4,603,572,072 <hr/>	<hr/> 4,281,625,584 <hr/>

CREDIT EXPOSURES BY GEOGRAPHIC DISTRIBUTION (MACAU BRANCH)

Loans and advances to customers as of 30 Jun 2024

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
British Virgin Islands	80,473,067	-	15,373	-	80,457,694
China	478,976,972	-	15,024,250	-	463,952,722
Germany	-	-	-	-	-
Hong Kong	1,875,821,088	181,427,240	27,039,101	151,086,225	1,879,123,002
Macau	281,151,548	341,520	8,283,254	284,711	272,925,103
Netherlands	1,789,244,990	-	1,574,891	-	1,787,670,099
Portugal	10,830,507	-	646,443	-	10,184,064
Cayman Islands	82,404,985	-	3,067,250	-	79,337,735
United States	30,055,494	-	133,841	-	29,921,653
	4,628,958,651	181,768,760	55,784,403	151,370,936	4,603,572,072

Loans and advances to customers as of 31 Dec 2023

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
British Virgin Islands	80,540,860	-	15,390	-	80,525,470
China	357,608,767	-	8,559,182	-	349,049,585
Germany	207,798,680	-	15,035,807	-	192,762,873
Hong Kong	1,732,564,161	180,625,220	21,776,465	131,849,274	1,759,563,642
Macau	268,487,062	410,603	9,435,715	225,736	259,236,214
Netherlands	1,603,545,087	-	2,102,456	-	1,601,442,631
Portugal	11,269,012	-	672,637	-	10,596,375
Cayman Islands	-	-	-	-	-
United States	28,804,696	-	355,902	-	28,448,794
	4,290,618,325	181,035,823	57,953,554	132,075,010	4,281,625,584

Guarantees and undrawn commitments as of 30 Jun 2024

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
China	36,193,500	-	8,720	-	36,184,780
Hong Kong	317,869,594	-	912,650	-	316,956,944
Macau	256,349,951	-	538,923	-	255,811,028
Netherlands	1,359,495,200	-	192,140	-	1,359,303,060
Portugal	5,280,321	-	-	-	5,280,321
United States	130,811,500	-	171,118	-	130,640,382
	2,106,000,066	-	1,823,551	-	2,104,176,515

Guarantees and undrawn commitments as of 31 Dec 2023

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
China	-	-	-	-	-
Hong Kong	530,781,892	-	1,514,678	-	529,267,214
Macau	299,263,085	-	828,809	-	298,434,276
Netherlands	1,770,895,920	-	250,283	-	1,770,645,637
Portugal	5,108,868	-	-	-	5,108,868
United States	132,205,618	-	479,849	-	131,725,769
	2,738,255,383	-	3,073,619	-	2,735,181,764

LOANS AND ADVANCES TO CUSTOMERS BY INDUSTRY DISTRIBUTION (MACAU BRANCH)

	30 Jun 2024 MOP	31 Dec 2023 MOP
Mining industries	-	57,876,866
Manufacturing industries	418,526,173	359,194,596
Electricity, gas and water	132,086,632	51,282,044
Construction and public works	297,476,851	269,928,276
Wholesale and retail trade	437,185,141	316,850,197
Non-monetary financial institutions	671,164,075	807,992,646
Other industries	2,834,703,198	2,587,923,390
Personal loans	19,585,341	20,606,133
	4,810,727,411	4,471,654,148
Impairment allowances	(207,155,339)	(190,028,564)
	4,603,572,072	4,281,625,584

**LOANS AND ADVANCES AND EXPECTED CREDIT LOSS (ECL) BY INDUSTRY DISTRIBUTION
AS OF 30 JUNE 2024**

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
Mining industries	-	-	-	-	-
Manufacturing industries	418,526,173	-	5,932,785	-	412,593,388
Electricity, gas and water	132,086,632	-	416,038	-	131,670,594
Construction and public works	116,049,611	181,427,240	22,160	151,086,225	146,368,466
Wholesale and retail trade	437,185,141	-	12,077,281	-	425,107,860
Non-monetary financial institutions	671,164,075	-	6,362,155	-	664,801,920
Other industries	2,834,703,198	-	27,159,028	-	2,807,544,170
Personal loans	19,243,821	341,520	3,814,956	284,711	15,485,674
	4,628,958,651	181,768,760	55,784,403	151,370,936	4,603,572,072

**LOANS AND ADVANCES AND EXPECTED CREDIT LOSS (ECL) BY INDUSTRY DISTRIBUTION
AS OF 31 DECEMBER 2023**

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
Mining industries	57,876,866	-	70,516	-	57,806,350
Manufacturing industries	359,194,596	-	1,450,266	-	357,744,330
Electricity, gas and water	51,282,044	-	229,475	-	51,052,569
Construction and public works	89,303,056	180,625,220	17,059	131,849,274	138,061,943
Wholesale and retail trade	316,850,197	-	6,883,211	-	309,966,986
Non-monetary financial institutions	807,992,646	-	18,655,666	-	789,336,980
Other industries	2,587,923,390	-	26,628,551	-	2,561,294,839
Personal loans	20,195,530	410,603	4,018,810	225,736	16,361,587
	4,290,618,325	181,035,823	57,953,554	132,075,010	4,281,625,584

PAST DUE EXPOSURES – LOANS AND ADVANCES TO CUSTOMERS

	30 Jun 2024 MOP	% *	31 Dec 2023 MOP	% *
Less than 3 months	-	-	-	-
More than 3 months but less than 6 months	341,520	0.0	86,777,195	1.9
More than 6 months but less than 1 year	87,025,265	1.8	-	-
More than 1 year	94,401,975	2.0	94,258,628	2.1
	181,768,760	3.8	181,035,823	4.0
Mitigation from collaterals**	(341,520)		(410,603)	
Net past due exposures	<u>181,427,240</u>		<u>180,625,220</u>	
Impairment allowances to past due exposures	<u>(151,370,935)</u>		<u>(132,075,010)</u>	

* % on total loans to customers (gross)

** Mitigation is driven from a collateral item valued MOP 900,000 for one of the past due exposures.

BANCO COMERCIAL PORTUGUÊS, S. A. – MACAU BRANCH
DISCLOSURE OF INFORMATION (Circular No. 004/B/2024-DSB/AMCM)

CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION (NOTICE NO. 012/2021-AMCM)

Credits as of 30 June 2024

MOP'000

Asset Class	Balance Sheet Item Type	Outstanding Balance	Real Guarantee Value	Net Exposure	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Total ECL
Pass	On Balance Sheet	4,585,019			34,343	20,962	-	55,305
	Off Balance Sheet	109,219			85	2	-	87
Special Mention	On Balance Sheet	59,563			2,216	-	-	2,216
	Off Balance Sheet	-			-	-	-	-
Substandard	On Balance Sheet	342	900	-	-	-	285	285
	Off Balance Sheet	-	-	-	-	-	-	-
Doubtful	On Balance Sheet	87,068	-	87,068	-	-	56,452	56,452
	Off Balance Sheet	-	-	-	-	-	-	-
Loss	On Balance Sheet	94,634	-	94,634	-	-	94,634	94,634
	Off Balance Sheet	-	-	-	-	-	-	-
Total		4,935,845	900	181,702	36,644	20,964	151,371	208,979

BANCO COMERCIAL PORTUGUÊS, S. A. – MACAU BRANCH
DISCLOSURE OF INFORMATION (Circular No. 004/B/2024-DSB/AMCM)

Credits as of 31 December 2023

MOP'000

Asset Class	Balance Sheet Item Type	Outstanding Balance	Real Guarantee Value	Net Exposure	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Total ECL
Pass	On Balance Sheet	4,299,079			24,055	36,921	-	60,976
	Off Balance Sheet	41,440			50	1	-	51
Special Mention	On Balance Sheet	-			-	-	-	-
	Off Balance Sheet	-			-	-	-	-
Substandard	On Balance Sheet	86,890	900	86,480	-	-	56,368	56,368
	Off Balance Sheet	-	-	-	-	-	-	-
Doubtful	On Balance Sheet	-	-	-	-	-	-	-
	Off Balance Sheet	-	-	-	-	-	-	-
Loss	On Balance Sheet	94,634	-	94,634	-	-	75,707	75,707
	Off Balance Sheet	-	-	-	-	-	-	-
Total		4,522,043	900	181,114	24,105	36,922	132,075	193,102

ASSETS MATURITY ANALYSIS (MACAU BRANCH)

LOANS AND ADVANCES TO CUSTOMERS

	30 Jun 2024 MOP	31 Dec 2023 MOP
On demand (Overdrafts)	30,055,494	28,804,696
Within 1 month	150,088,989	-
More than 1 month but not more than 3 months	117,718,741	57,418,079
More than 3 months but not more than 1 year	1,114,771,918	1,478,860,102
More than 1 year but not more than 3 years	2,025,389,310	1,805,176,177
More than 3 years	1,372,702,959	1,101,395,094
Indefinite period	-	-
	<u>4,810,727,411</u>	<u>4,471,654,148</u>
Impairment allowance	<u>(207,155,339)</u>	<u>(190,028,564)</u>
	<u>4,603,572,072</u>	<u>4,281,625,584</u>

BALANCES, OTHER LOANS AND ADVANCES WITH CREDIT INSTITUTIONS

	30 Jun 2024 MOP	31 Dec 2023 MOP
On demand	103,910,435	86,901,144
Within 1 month	916,860,103	488,838,583
More than 1 month but not more than 3 months	1,119,135,239	1,611,082,122
More than 3 months but not more than 1 year	121,474,097	71,151,560
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	<u>2,261,379,874</u>	<u>2,257,973,409</u>
Impairment allowance	<u>(57,114)</u>	<u>(27,797)</u>
	<u>2,261,322,760</u>	<u>2,257,945,612</u>

LIABILITIES MATURITY ANALYSIS (MACAU BRANCH)

DEPOSITS FROM CREDIT INSTITUTIONS

	30 Jun 2024 MOP	31 Dec 2023 MOP
On demand	884,187	2,485,302
Within 1 month	885,502,374	190,270,793
More than 1 month but not more than 3 months	66,394,755	68,221,900
More than 3 months but not more than 1 year	218,227,984	1,278,311,442
More than 1 year but not more than 3 years	795,436,141	492,467,966
More than 3 years	690,673,036	278,714,090
Indefinite period	-	-
	<u>2,657,118,477</u>	<u>2,310,471,493</u>

DEPOSITS FROM PUBLIC SECTOR ENTITIES

	30 Jun 2024 MOP	31 Dec 2023 MOP
On demand	-	-
Within 1 month	344,341,744	334,949,915
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	344,341,744	334,949,915

DEPOSITS FROM NON-BANK CUSTOMERS

	30 Jun 2024 MOP	31 Dec 2023 MOP
On demand	927,391,732	878,976,966
Within 1 month	345,827,062	314,829,738
More than 1 month but not more than 3 months	780,204,654	682,727,137
More than 3 months but not more than 1 year	1,659,467,705	1,919,250,402
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	3,712,891,153	3,795,784,243

FOREIGN EXCHANGE POSITIONS AS OF 30 JUNE 2024 (MACAU BRANCH)

SPOT POSITION [LONG (+); SHORT (-)]	MOP'000
CURRENCIES	
Macau Pataca (MOP)	(368,630)
Australian Dollar (AUD)	3
Canadian Dollar (CAD)	(231)
Chinese Yuan (CNY)	(113)
Euro (EUR)	1,254
Hong Kong Dollar (HKD)	813,115
Japanese Yen (JPY)	102
South African Rand (ZAR)	1
Swiss Franc (CHF)	(117)
British Pound (GBP)	391
USA Dollar (USD)	(445,896)
FORWARD POSITION [LONG (+); SHORT (-)]	
Macau Pataca (MOP)	-
Hong Kong Dollar (HKD)	(450,110)
USA Dollar (USD)	450,231
NET POSITION (ALL CURRENCIES)	-
NET POSITION (ALL FOREIGN CURRENCIES)	368,630

BREAKDOWN OF FOREIGN CURRENCIES WHICH NET POSITION (IN ABSOLUTE TERMS) EXCEEDS 10% OF TOTAL FOREIGN CURRENCIES NET POSITION (MACAU BRANCH)

As of 30 Jun 2024

MOP'000

CURRENCIES	HKD	EUR	USD
<u>ASSETS</u>			
Cash and balances with the Monetary Authority of Macau	431	-	27
Balances with credit institutions repayable on demand	50,918	9,799	7,616
Other loans and advances to credit institutions	72,023	844,738	956,450
Loans and advances to customers	1,139,889	2,369,685	936,756
Property and equipment	5	-	-
Intangible assets	-	-	-
Other assets	931	1,362	864
SPOT ASSETS	1,264,197	3,225,584	1,901,713
<u>LIABILITIES</u>			
Deposits from credit institutions	-	2,226,504	-
Deposits from customers	450,985	966,768	2,319,816
Income tax liabilities	-	-	-
Other liabilities	97	31,058	27,793
SPOT LIABILITIES	451,082	3,224,330	2,347,609
Net Cash Position	813,115	1,254	(445,896)
Forward Purchase (+) / Sale (-)	(450,110)	-	450,231
NET POSITION	363,005	1,254	4,335

SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2024 (MACAU BRANCH)

MOP'000

Arithmetic mean of the minimum weekly amount of cash in hand during the reporting period (1H 2024)	73,139
Arithmetic mean of the average weekly amount of cash in hand during the reporting period (1H 2024)	83,121
Arithmetic mean of the specified liquid assets at the end of each month during the reporting period (1H 2024)	1,615,112
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the reporting period (1H 2024)	43%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the reporting period (1H 2024)	112%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the reporting period (1H 2024)	83%

CONSOLIDATED INFORMATION AS OF 30 JUNE 2024 – KEY INDICATORS OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP

	IN MOP (MILLIONS) @8.6044	IN EURO (MILLIONS) OR %
BALANCE SHEET		
Total assets	857,841	99,698
Loans to customers (net)	478,620	55,625
Balance sheet customer funds	721,677	83,873
Deposits and other resources from customers	710,336	82,555
Loans to customers (net)/Balance sheet customer funds		66.3%
Total liabilities	792,216	92,071
Total equity	65,626	7,627
PROFITABILITY		
Net operating revenues	15,058	1,750
Operating costs	5,326	619
Impairment and provisions	3,356	390
Income before income tax	5,851	680
Income tax		
Current	611	71
Deferred	576	67
Non-controlling interests	490	57
Net income attributable to shareholders of the Bank	4,173	485
Return on average shareholders' equity (ROE)		15.4%
Return on average assets (ROA)		1.1%
Net interest margin		3.1%
Net operating revenues/Average net assets		3.6%
Cost to income (Operating costs/Net operating revenues)		35.4%
Staff costs/Net operating revenues		19.3%
CAPITAL – according to indicators published in BCP's Semi-Annual Report as of 30 Jun 2024 (Fully Implemented)		
Own funds	70,418	8,184
Total risk weighted assets	341,741	39,717
SOLVENCY RATIOS		
CET I		16.2%
Tier I		17.4%
Total		20.6%

OTHER INFORMATION

None.