



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

**DISCLOSURE OF FINANCIAL INFORMATION**

**30 JUNE 2023**

(Circular No. 006/B/2022-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.

(Previously to 11 May 2010, since 1 July 1993, the Branch had been an offshore branch of BCP).

## **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. 006/B/2022-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 26 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 2023 or for the first six months of 2023 (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 2022 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 JUN (MACAU BRANCH) (unaudited)**

	30 Jun 2023 MOP	30 Jun 2022 MOP
Interest income	240,565,206	135,586,389
Interest expense	(117,977,862)	(54,214,848)
Net interest income	<u>122,587,344</u>	<u>81,371,541</u>
Net fee and commission income	983,036	1,028,576
Net foreign exchange gains	4,272,878	1,912,824
Other operating income	<u>152,891</u>	<u>254,303</u>
Total operating income	<u>127,996,149</u>	<u>84,567,244</u>
Staff costs	(10,215,685)	(10,236,489)
Other administrative costs	(4,431,949)	(4,038,560)
Depreciation and amortisation	(775,847)	(799,662)
Other operating expenses	<u>(352,364)</u>	<u>(367,543)</u>
Operating profit before impairment losses	<u>112,220,304</u>	<u>69,124,990</u>
Impairment losses	<u>(21,174,091)</u>	<u>(21,761,797)</u>
Profit before income tax	91,046,213	47,363,193
Income tax	<u>(10,853,546)</u>	<u>(5,611,584)</u>
Profit and total other comprehensive income for the year	<u><u>80,192,667</u></u>	<u><u>41,751,609</u></u>

**STATEMENT OF FINANCIAL POSITION (MACAU BRANCH)**

	30 Jun 2023 MOP (Unaudited)	31 Dec 2022 MOP (Audited)
<u>ASSETS</u>		
Cash and balances with the Monetary Authority of Macao	90,014,495	87,774,245
Balances with credit institutions repayable on demand	78,004,102	74,531,610
Other loans and advances to credit institutions	1,459,539,844	1,480,678,782
Loans and advances to customers	8,286,255,116	7,948,708,323
Property and equipment	2,432,824	2,902,726
Intangible assets	1,264,277	1,334,736
Other assets	4,647,385	4,648,756
<b>TOTAL ASSETS</b>	<b>9,922,158,043</b>	<b>9,600,579,178</b>
<u>LIABILITIES</u>		
Deposits from credit institutions	5,552,277,109	5,230,044,499
Deposits from customers	4,186,389,931	4,139,586,156
Income tax liabilities	28,111,321	17,257,775
Other liabilities	36,919,784	52,407,696
<b>Total liabilities</b>	<b>9,803,698,145</b>	<b>9,439,296,126</b>
<u>RESERVES AND HEAD OFFICE ACCOUNT</u>		
Total Reserves and Head Office account *	118,459,898	161,283,052
<b>TOTAL LIABILITIES AND HEAD OFFICE ACCOUNT</b>	<b>9,922,158,043</b>	<b>9,600,579,178</b>
* Included the regulatory reserve required Monetary Authority of Macau ("AMCM"):		
- General	38,267,231	38,267,231
- Specific	-	-
<b>Total regulatory reserve</b>	<b>38,267,231</b>	<b>38,267,231</b>

**STATEMENT OF CHANGES IN RESERVES AND HEAD OFFICE ACCOUNT ENDED 30 JUNE 2023 (MACAU BRANCH) (unaudited)**

	Retained earnings MOP	Regulatory Reserves (Note) MOP	Total MOP
At 1 January 2023	123,015,821	38,267,231	161,283,052
Profit transferred to Head Office	(123,015,821)	-	(123,015,821)
Profit for the year	80,192,667	-	80,192,667
Transfer from retained earnings to regulatory reserves (Note)	-	-	-
At 30 June 2023	<u>80,192,667</u>	<u>38,267,231</u>	<u>118,459,898</u>

Note : The Branch follows AMCM requirement (i.e. notice no. 012/2021-AMCM) 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 other reserves.

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

	30 Jun 2023 MOP	30 Jun 2022 MOP
<b>CASH FLOW ARISING FROM OPERATING ACTIVITIES</b>		
Profit before tax	91,046,213	47,363,193
<u>Adjustments:</u>		
Depreciation and amortisation	775,847	799,662
Charge of impairment losses	21,174,091	21,761,797
Interest income	(240,565,206)	(135,586,389)
Interest expense	117,977,862	54,214,848
Gain on fixed assets disposal	-	(49,512)
	<u>(9,591,193)</u>	<u>(11,496,401)</u>
<u>(Increase)/decrease in operating assets:</u>		
Other loans and advances to credit institutions (more than 3 months)	(17,265,103)	3,094,634,783
Loans and advances to customers	(350,954,415)	(409,355,797)
Other assets	580,907	(1,572,186)
<u>Increase/(decrease) in operating liabilities:</u>		
Deposits from credit institutions	317,321,403	(3,652,031,535)
Deposits from customers	38,707,002	(119,917,448)
Other liabilities	(15,605,179)	39,620,519
<b>CASH USED IN OPERATIONS</b>	<u>(27,215,385)</u>	<u>(1,048,621,664)</u>
Interest paid	(104,969,882)	(21,862,632)
Interest received	232,784,259	96,155,837
Tax paid	-	-
<b>NET CASH USED IN FROM OPERATIONS</b>	<u>91,007,799</u>	<u>(985,824,860)</u>
<b>CASH FLOW ARISING FROM INVESTING ACTIVITIES</b>		
Acquisition of property and equipment	(7,861)	(812,300)
Acquisition of intangible assets	(227,626)	-
Proceeds from disposal of fixed assets	-	49,512
<b>NET CASH USED IN INVESTING ACTIVITIES</b>	<u>(235,487)</u>	<u>(762,788)</u>
<b>CASH ARISING FROM FINANCING ACTIVITY</b>		
Distribution to the Head office	(123,015,821)	(110,027,850)
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	(32,243,508)	(1,096,615,500)
<b>CASH AND CASH EQUIVALENTS AT 1 JANUARY</b>	1,536,078,025	2,399,411,560
<b>CASH AND CASH EQUIVALENTS AT 30 JUNE</b>	<u>1,503,834,517</u>	<u>1,302,796,060</u>
<b>REPRESENTED BY:</b>		
Cash and balances with the Monetary Authority of Macau	90,014,495	84,853,478
Balances with credit institutions repayable on demand	78,004,102	310,874,052
Other loans and advances to credit institutions	1,335,815,920	907,068,530
<b>CASH AND CASH EQUIVALENTS AT 30 JUNE</b>	<u>1,503,834,517</u>	<u>1,302,796,060</u>

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

	30 Jun 2023 MOP	31 Dec 2022 MOP
Credit substitutes	45,442,892	43,378,259
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	1,894,469,296	2,142,582,165
Other off-balance sheet items	18,254,412,251	19,470,999,853
<b>TOTAL</b>	<b>20,194,324,439</b>	<b>21,656,960,277</b>

**DERIVATIVES TRANSACTIONS (MACAU BRANCH)**

	30 Jun 2022 MOP	31 Dec 2022 MOP
<b>Exchange rate contracts</b>		
Forward purchases	537,646,338	449,869,095
Forward sales	537,880,000	450,110,000
<b>Interest rate contracts</b>		
Purchases	-	-
Sales	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
<b>TOTAL</b>	<b>1,075,526,338</b>	<b>899,979,095</b>
<b>TOTAL OFF-BALANCE SHEET EXPOSURES</b>	<b>21,269,850,777</b>	<b>22,556,939,372</b>



**CREDIT RISK WEIGHTED AMOUNTS OF THE DERIVATIVES TRANSACTIONS**

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

	30 Jun 2023	31 Dec 2022
	MOP	MOP
Exchange rate contracts	5,773,017	5,122,288
Interest rate contracts	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
<b>TOTAL</b>	<b>5,773,017</b>	<b>5,122,288</b>

**NET FAIR VALUE OF THE DERIVATIVES TRANSACTIONS**

	30 Jun 2023	31 Dec 2022
	MOP	MOP
Exchange rate contracts	(1,045,196)	(133,473)
Interest rate contracts	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
<b>TOTAL</b>	<b>(1,045,196)</b>	<b>(133,473)</b>

**RELATED PARTY TRANSACTIONS (MACAU BRANCH)**

**1. Balances and transactions with Head Office**

Statement of Financial Position

	30 Jun 2023 MOP	31 Dec 2022 MOP
<b>Assets</b>		
Balances with credit institutions repayable on demand	34,763,110	27,391,625
Other loans and advances to credit institutions	1,421,844,527	1,416,568,695
Other assets	396,553	1,151,991
<b>Total</b>	<u>1,457,004,190</u>	<u>1,445,112,311</u>
<b>Liabilities</b>		
Deposits from credit institutions	5,552,277,109	5,230,044,499
Other liabilities	3,177,590	5,893,471
<b>Total</b>	<u>5,555,454,699</u>	<u>5,235,937,970</u>

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

	30 Jun 2023 MOP	30 Jun 2022 MOP
Interest income	<u>22,024,774</u>	<u>50,573,578</u>
Interest expense	<u>73,822,179</u>	<u>104,002</u>

Off- Balance Sheet Exposures

	30 Jun 2023 MOP	31 Dec 2022 MOP
<b>Exchange rate contracts</b>		
Purchases	537,646,338	449,869,095
Sales	537,880,000	450,110,000
<b>Total</b>	<u>1,075,526,338</u>	<u>899,979,095</u>

## 2. Balances and transactions with other related parties

### Statement of Financial Position

	30 Jun 2023 MOP	31 Dec 2022 MOP
Assets		
Loans and advances to customers	<u>367,802,028</u>	<u>356,822,834</u>
Total	<u><u>367,802,028</u></u>	<u><u>356,822,834</u></u>
Liabilities		
Deposits from customers	<u>11,068,098</u>	<u>10,982,344</u>
Total	<u><u>11,068,098</u></u>	<u><u>10,982,344</u></u>

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

	30 Jun 2023 MOP	30 Jun 2022 MOP
Interest income	<u>8,059,691</u>	<u>3,245,794</u>
Interest expense	<u>95,400</u>	<u>47,168,421</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, which is included in "staff costs", is as follows:

	30 Jun 2023 MOP	30 Jun 2022 MOP
Remuneration	<u>4,348,958</u>	<u>4,217,059</u>

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

<b>NAME</b>	<b>% OF SHARE CAPITAL</b>	<b>% OF VOTING RIGHTS</b>
<b>Fosun Group</b> Chiado (Luxembourg) S.a.r.l.	29.95%	29.95%
<b>Sonangol Group</b> 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 Patrícia 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
Xiaoxu Gu (Julia Gu)	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 (SB)**

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

**OTHER LOANS TO CREDIT INSTITUTION BY GEOGRAPHIC DISTRIBUTION (MACAU BRANCH)**

	30 Jun 2023 MOP	31 Dec 2022 MOP
Portugal	1,454,124,201	1,440,117,725
France	5,451,108	40,561,057
	<u>1,459,575,309</u>	<u>1,480,678,782</u>
Impairment allowances	(35,465)	-
	<u><b>1,459,539,844</b></u>	<u><b>1,480,678,782</b></u>

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

	30 Jun 2023 MOP	31 Dec 2022 MOP
British Virgin Islands	80,725,274	80,277,179
China	268,475,176	191,103,252
Germany	204,326,265	224,868,369
Hong Kong	1,906,182,408	1,753,432,093
Macau	249,733,328	243,174,640
Netherlands	5,510,724,285	5,305,988,900
Portugal	11,700,464	12,096,578
Spain	92,613,789	105,950,242
United States	70,438,708	118,355,115
	<u>8,394,919,697</u>	<u>8,035,244,368</u>
Impairment allowances	(108,664,581)	(86,536,045)
	<u><b>8,286,255,116</b></u>	<u><b>7,948,708,323</b></u>

**CREDIT EXPOSURES BY GEOGRAPHIC DISTRIBUTION AS OF 30 JUNE 2023 (MACAU BRANCH)**

**Loans and advances to customers**

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
British Virgin Islands	80,725,274	-	14,430	-	80,710,844
China	268,475,176	-	7,186,890	-	261,288,286
Germany	204,326,265	-	16,829,823	-	187,496,442
Hong Kong	1,813,230,420	92,951,988	22,148,142	46,736,319	1,837,297,947
Macau	249,233,974	499,354	8,217,847	256,787	241,258,694
Netherlands	5,510,724,285	-	5,007,636	-	5,505,716,649
Portugal	11,700,464	-	607,867	-	11,092,597
Spain	92,613,789	-	942,221	-	91,671,568
United States	70,438,708	-	716,619	-	69,722,089
	<b>8,301,468,355</b>	<b>93,451,342</b>	<b>61,671,475</b>	<b>46,993,106</b>	<b>8,286,255,116</b>

**Guarantees and undrawn commitments**

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
China	27,697,479	-	6,269	-	27,691,210
Hong Kong	40,651,116	-	228,349	-	40,422,767
Macau	249,831,745	-	453,895	-	249,377,850
Netherlands	1,507,976,370	-	220,506	-	1,507,755,864
Portugal	5,620,588	-	-	-	5,620,588
Spain	17,112,765	-	54,716	-	17,058,049
United States	91,022,125	-	291,034	-	90,731,091
	<b>1,939,912,188</b>	-	<b>1,254,769</b>	-	<b>1,938,657,420</b>

**Other loans and advances to credit institutions**

	Gross Amount		ECL		Net Total
	Stage 1 & 2 MOP	Stage 3 MOP	Stage 1 & 2 MOP	Stage 3 MOP	MOP
Portugal	1,454,124,201	-	34,932	-	1,454,089,269
France	5,451,108	-	533	-	5,450,575
	<b>1,459,575,309</b>	-	<b>35,465</b>	-	<b>1,459,539,844</b>



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

	30 Jun 2023	31 Dec 2022
	MOP	MOP
Mining industries	67,701,049	76,846,456
Manufacturing industries	283,621,143	282,041,307
Electricity, gas and water	51,195,046	51,157,248
Construction and public works	289,826,197	344,031,940
Wholesale and retail trade	422,644,897	396,673,970
Non-monetary financial institutions	4,332,819,020	4,097,581,841
Other industries	2,922,725,172	2,761,634,617
Personal loans	24,387,173	25,276,989
	<u>8,394,919,697</u>	<u>8,035,244,368</u>
Impairment allowances	(108,664,581)	(86,536,045)
	<u><b>8,286,255,116</b></u>	<u><b>7,948,708,323</b></u>

**LOANS AND ADVANCES AND EXPECTED CREDIT LOSS (ECL) BY INDUSTRY DISTRIBUTION  
AS OF 30 JUNE 2023**

	Gross Amount		ECL		Net Total
	Stage 1 & 2	Stage 3	Stage 1 & 2	Stage 3	
	MOP	MOP	MOP	MOP	MOP
Mining industries	67,701,049	-	60,274	-	67,640,775
Manufacturing industries	283,621,143	-	407,305	-	283,213,838
Electricity, gas and water	51,195,046	-	183,751	-	51,011,295
Construction and public works	196,874,209	92,951,988	781,125	46,736,319	242,308,753
Wholesale and retail trade	422,644,897	-	5,747,986	-	416,896,911
Non-monetary financial institutions	4,332,819,020	-	24,318,541	-	4,308,500,479
Other industries	2,922,725,172	-	26,397,559	-	2,896,327,613
Personal loans	23,887,819	499,354	3,774,934	256,787	20,355,452
	<u><b>8,301,468,355</b></u>	<u><b>93,451,342</b></u>	<u><b>61,671,475</b></u>	<u><b>46,993,106</b></u>	<u><b>8,286,255,116</b></u>

**PAST DUE EXPOSURES – LOANS AND ADVANCES TO CUSTOMERS**

	30 Jun 2023	% *	31 Dec 2022	% *
	MOP		MOP	
Less than 3 months	499,354	0.0	-	-
More than 3 months but less than 6 months	-	-	90,551,801	1.1
More than 6 months but less than 1 year	92,951,988	1.1	-	-
More than 1 year	-	-	-	-
	<u>93,451,342</u>	1.1	<u>90,551,801</u>	1.1
Mitigation from collaterals	(499,354)		(532,426)	
Net past due exposures	<u>92,951,988</u>		<u>90,019,375</u>	
Impairment allowances to past due exposures	<u>(46,993,106)</u>		<u>(45,496,126)</u>	

\* % on total loans to customers (gross)

**CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION AS OF 30 JUNE 2023**

Asset Classification as per notice no. 012/2021-AMCM:

	MOP		
Asset Classification	<u>On Balance Sheet</u> Loans and advances to customers	<u>Off-Balance Sheet</u>	Other financial investment
Pass	8,327,181,213	45,442,892	-
Special Mention	-	-	-
Substandard	93,971,992	-	-
Doubtful	-	-	-
Loss	-	-	-
<b>Total</b>	<b>8,421,153,205</b>	<b>45,442,892</b>	<b>-</b>

**ASSETS MATURITY ANALYSIS (MACAU BRANCH)**

**LOANS AND ADVANCES TO CUSTOMERS**

	30 Jun 2023	31 Dec 2022
	MOP	MOP
On demand (Overdrafts)	163,052,497	224,305,357
Within 1 month	11,469,746	32,098,135
More than 1 month but not more than 3 months	-	2,876,509
More than 3 months but not more than 1 year	880,378,620	683,008,945
More than 1 year but not more than 3 years	2,494,911,690	2,240,864,599
More than 3 years	4,845,107,144	4,852,090,823
Indefinite period	-	-
	<u>8,394,919,697</u>	<u>8,035,244,368</u>
Impairment allowance	(108,664,581)	(86,536,045)
	<u><b>8,286,255,116</b></u>	<u><b>7,948,708,323</b></u>

**BALANCES, OTHER LOANS AND ADVANCES WITH CREDIT INSTITUTIONS**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	78,004,102	74,531,610
Within 1 month	529,095,105	496,808,637
More than 1 month but not more than 3 months	844,847,991	882,240,463
More than 3 months but not more than 1 year	85,632,213	101,629,682
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	<u>1,537,579,411</u>	<u>1,555,210,392</u>
Impairment allowance	(35,465)	-
	<u><b>1,537,543,946</b></u>	<u><b>1,555,210,392</b></u>

**CERTIFICATES OF DEPOSIT HELD**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	-	-
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	-	-
	<u>-</u>	<u>-</u>
	<u><b>-</b></u>	<u><b>-</b></u>

**SECURITIES ISSUED BY THE MACAU SAR GOVERNMENT AND/OR AMCM**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	-	-
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	-	-
	<u>-</u>	<u>-</u>
	<u><b>-</b></u>	<u><b>-</b></u>

**OTHER SECURITIES**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	-	-
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	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

**LIABILITIES MATURITY ANALYSIS (MACAU BRANCH)**

**DEPOSITS FROM CREDIT INSTITUTIONS**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	854,437	231,350
Within 1 month	301,861,054	120,940,931
More than 1 month but not more than 3 months	3,413,892,755	-
More than 3 months but not more than 1 year	546,625,720	644,133,236
More than 1 year but not more than 3 years	1,014,733,048	876,290,865
More than 3 years	274,310,095	3,588,448,117
Indefinite period	-	-
	<u>5,552,277,109</u>	<u>5,230,044,499</u>

**DEPOSITS FROM PUBLIC SECTOR ENTITIES**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	342,319,682	332,582,963
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	-	-
	<u>342,319,682</u>	<u>332,582,963</u>

**DEPOSITS FROM HOLDING AND ASSOCIATED COMPANIES**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	-	-
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	-	-
	<u>-</u>	<u>-</u>

**DEPOSITS FROM NON-BANK CUSTOMERS**

	30 Jun 2023 MOP	31 Dec 2021 MOP
On demand	955,526,082	1,050,744,745
Within 1 month	375,238,580	245,874,639
More than 1 month but not more than 3 months	1,067,685,530	881,196,540
More than 3 months but not more than 1 year	1,444,207,993	1,628,234,882
More than 1 year but not more than 3 years	1,412,064	952,387
More than 3 years	-	-
Indefinite period	-	-
	<u><b>3,844,070,249</b></u>	<u><b>3,807,003,193</b></u>

**CERTIFICATES OF DEPOSITS ISSUED**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	-	-
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	-	-
	<u>-</u>	<u>-</u>

**OTHER SECURITIES ISSUED**

	30 Jun 2023 MOP	31 Dec 2022 MOP
On demand	-	-
Within 1 month	-	-
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	-	-
	<hr/>	<hr/>
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**FOREIGN EXCHANGE POSITIONS AS OF 30 JUNE 2023 (MACAU BRANCH)**

<b>SPOT POSITION [LONG (+); SHORT (-)]</b>	<b>MOP'000</b>
<b>CURRENCIES</b>	
Macau Pataca (MOP)	(280,808.73)
Australian Dollar (AUD)	5.96
Canadian Dollar (CAD)	(133.04)
Chinese Yuan (CNY)	295.72
Euro (EUR)	96,437.15
Hong Kong Dollar (HKD)	714,816.25
Japanese Yen (JPY)	(0.18)
South African Rand (ZAR)	1.31
Swiss Franc (CHF)	(22.18)
British Pound (GBP)	219.43
USA Dollar (USD)	(530,578.03)
<b>FORWARD POSITION [LONG (+); SHORT (-)]</b>	
Macau Pataca (MOP)	-
Euro (EUR)	(87,770.00)
Hong Kong Dollar (HKD)	(450,110.00)
USA Dollar (USD)	537,646.34
<b>NET POSITION (ALL CURRENCIES)</b>	<b>-</b>
<b>NET POSITION (ALL FOREIGN CURRENCIES)</b>	<b>280,808.73</b>

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

As of 30 Jun 2023

MOP'000

CURRENCIES	HKD	EUR	USD
<b>ASSETS</b>			
Cash and balances with the Monetary Authority of Macau	318.30	-	27.61
Balances with credit institutions repayable on demand	31,797.69	5,156.14	13,046.35
Other loans and advances to credit institutions	158,737.96	129,026.37	937,401.90
Loans and advances to customers	967,114.58	6,360,859.70	923,795.31
Property and equipment	5.37	-	-
Intangible assets	-	-	-
Other assets	769.16	2,247.82	656.46
<b>SPOT ASSETS</b>	<b>1,158,743.06</b>	<b>6,497,290.03</b>	<b>1,874,927.63</b>
<b>LIABILITIES</b>			
Deposits from credit institutions	-	5,362,938.95	-
Deposits from customers	443,925.78	1,034,623.76	2,381,917.12
Income tax liabilities	-	-	-
Other liabilities	1.03	3,290.17	23,588.54
<b>SPOT LIABILITIES</b>	<b>443,926.81</b>	<b>6,400,852.88</b>	<b>2,405,505.66</b>
Net Cash Position	714,816.25	96,437.15	(530,578.03)
Forward Purchase (+) / Sale (-)	(450,110.00)	(87,770.00)	537,646.34
<b>NET POSITION</b>	<b>264,706.25</b>	<b>8,667.15</b>	<b>7,068.31</b>



**SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2023 (MACAU BRANCH)**

	MOP'000
Arithmetic mean of the minimum weekly amount of cash in hand during the reporting period (1H 2023)	79,964.25
Arithmetic mean of the average weekly amount of cash in hand during the reporting period (1H 2023)	89,959.05
Arithmetic mean of the specified liquid assets at the end of each month during the reporting period (1H 2023)	1,480,931.96
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the reporting period (1H 2023)	38%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the reporting period (1H 2023)	90%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the reporting period (1H 2023)	68%

**CONSOLIDATED INFORMATION AS OF 30 JUNE 2023 – KEY INDICATORS OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP**

	<b>IN MOP (MILLIONS) @8.777</b>	<b>IN EURO (MILLIONS) OR %</b>
<b>BALANCE SHEET</b>		
Total assets	798,268	90,950
Loans to customers (net)	494,461	56,336
Balance sheet customer funds	673,486	76,733
Deposits and other resources from customers	661,391	75,355
Loans to customers (net)/Balance sheet customer funds		73.4%
Total liabilities	740,543	84,373
Total equity	57,726	6,577
<b>PROFITABILITY</b>		
Net operating revenues	16,187	1,844
Operating costs	4,928	562
Impairment and provisions	1,285	146
Income tax		
Current	1,106	126
Deferred	1,053	120
Non-controlling interests	465	53
Net income attributable to shareholders of the Bank	3,713	423
Return on average shareholders' equity (ROE)		16.8%
Return on average assets (ROA)		1.1%
Net interest margin		3.34%
Net operating revenues/Average net assets		4.1%
Cost to income (Operating costs/Net operating revenues)		32.0%
Staff costs/Net operating revenues		17.3%
<b>CAPITAL – according to indicators published in BCP's Semi-Annual Report as of 30 Jun 2023</b>		
Own funds	67,372	7,676
Total risk weighted assets	367,291	41,847
<b>SOLVENCY RATIOS</b>		
CET I		14.0%
Tier I		15.2%
<b>Total</b>		<b>18.3%</b>

**OTHER INFORMATION**

None.