BANCO COMERCIAL PORTUGUÊS, S. A.
MACAU BRANCH

DISCLOSURE OF FINANCIAL INFORMATION

30 JUNE 2026

(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 25 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 2026 or for the first six months of 2026 (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 2025 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 2026 MOP	30 Jun 2025 MOP
Interest income	130,276,600	121,620,170
Interest expense	(72,107,848)	(62,211,054)
Net interest income	58,168,752	59,409,116
Net fee and commission income	2,838,527	2,214,927
Net foreign exchange gains	(6,664,818)	6,641,941
Other operating income	464,182	1,120,676
Total operating income	54,806,643	69,386,660
Staff costs	(11,250,391)	(11,814,424)
Other administrative costs	(5,472,652)	(5,355,995)
Depreciation and amortisation	(269,946)	(415,147)
Other operating expenses	(339,120)	(306,948)
Operating profit before impairment losses	37,474,534	51,494,146
Net charge for impairment losses on financial instruments	(9,833,717)	(1,293,871)
Profit before income tax	27,640,817	50,200,275
Income tax	(3,244,899)	(5,952,033)
Profit and total other comprehensive income for the period	24,395,918	44,248,242

STATEMENT OF FINANCIAL POSITION (MACAU BRANCH)

	30 Jun 2026 MOP (Unaudited)	31 Dec 2025 MOP (Audited)
ASSETS		
Cash and balances with the Monetary Authority of Macau	68,902,496	74,052,950
Balances with credit institutions repayable on demand	153,706,084	179,706,675
Other loans and advances to credit institutions	1,861,826,049	1,124,274,600
Financial assets measured at fair value through profit or loss	10,543,013	13,115,130
Loans and advances to customers	5,238,316,271	4,894,615,650
Property and equipment	929,636	1,105,597
Intangible assets	1,144,512	768,479
Other assets	4,391,039	6,161,538
Total assets	7,339,759,100	6,293,800,619
LIABILITIES		
Financial liabilities measured at fair value through profit or loss	-	658,828
Deposits from credit institutions	3,339,376,484	3,088,469,729
Deposits from customers	3,762,155,268	2,929,850,534
Income tax liabilities	14,095,017	10,850,118
Other liabilities	29,516,997	17,225,579
Total liabilities	7,145,143,766	6,047,054,788
EQUITY		
Working capital	150,000,000	150,000,000
Regulatory reserve		
- General	-	-
- Specific	5,802,807	-
Retained earnings	38,812,527	96,745,831
Total equity	194,615,334	246,745,831
Total equity and liabilities	7,339,759,100	6,293,800,619

STATEMENT OF CHANGES IN RESERVES AND HEAD OFFICE ACCOUNT ENDED 30 JUNE 2026 (MACAU BRANCH) (unaudited)

	Working Capital	Retained earnings	Regulatory Reserves	Total
	MOP	MOP	MOP	MOP
At 1 January 2026	150,000,000	96,745,831	-	246,745,831
Profit transferred to Head Office	-	(76,526,415)	-	(76,526,415)
Profit for the period	-	24,395,918	-	24,395,918
Transfer from retained earnings to regulatory reserves (Note)	-	(5,802,807)	5,802,807	-
At 30 June 2026	150,000,000	38,812,527	5,802,807	194,615,334

Note : The Branch follows the requirement of Monetary of Macau ("AMCM") to maintain regulatory reserve 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. As at 30 June 2026, MOP 5,802,807 (31 December 2025: MOP 0) was include in regulatory reserves which is not distributable under AMCM's requirement.

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

	30 Jun 2026	*30 Jun 2025*
	MOP	MOP
Cash flows from operating activities		
Profit before income tax	27,640,817	50,200,275
Adjustments for:		
Depreciation and amortisation	269,946	415,147
Net charge for impairment losses on financial instruments	9,833,717	1,293,871
Interest income	(130,276,600)	(121,620,170)
Interest expense	72,107,848	62,211,054
Net loss/(gain) on FVTPL	4,468,053	(815,429)
	(15,956,219)	(8,315,253)
(Increase)/decrease in operating assets:		
Minimum statutory deposits with AMCM	(396,000)	8,983,000
Other loans and advances to credit institutions (more than 3 months)	(139,637,715)	24,838,937
Loans and advances to customers	(345,986,394)	(455,627,859)
Other assets	(253,047)	319,547
Increase/ (Decrease) in operating liabilities:		
Deposits from credit institutions	251,659,915	449,501,307
Deposits from customers	822,175,615	(764,161,366)
Other liabilities	5,981,090	(24,961,516)
Cash used in operations	593,543,464	(761,107,950)
Interest paid	(62,731,888)	(75,920,085)
Interest received	125,362,868	117,127,770
Tax paid	-	-
Net cash generated/(used in) from operating activities	640,218,225	(719,900,265)

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

	30 Jun 2026	*30 Jun 2025*
	MOP	MOP
Cash flows from investing activities		
Acquisition of property and equipment	(15,480)	-
Acquisition of intangible assets	(454,539)	(341,204)
Net cash used in investing activities	(470,019)	(341,204)
Cash flows from financing activities		
Distribution to the Head office	(76,526,415)	(71,706,469)
Net cash (used in)/generated from financing activities	(76,526,415)	(71,706,469)
Net decrease in cash and cash equivalents	563,221,791	(800,263,190)
Cash and cash equivalents at 1 January	1,075,720,767	1,469,109,420
Cash and cash equivalents at 30 June	1,638,942,558	668,846,230
Components of cash and cash equivalents in the cash flow statement		
Cash and balances with the Monetary Authority of Macau	68,902,496	72,397,480
Balances with credit institutions repayable on demand	153,706,084	120,492,950
Other loans and advances to credit institutions	1,456,162,978	519,997,800
Less: Minimum statutory deposits with the Monetary Authority of Macau	(39,829,000)	(44,042,000)
Cash and cash equivalents at 30 June	1,638,942,558	668,8446,230

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

	30 Jun 2026 MOP	31 Dec 2025 MOP
Credit substitutes	-	4,709,701
Transaction-related contingencies	31,164,071	31,815,471
Acceptances and other trade-related contingencies	103,785,515	89,714,895
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	2,999,928,858	3,504,368,345
Other off-balance sheet items	17,182,435,402	15,013,955,586
TOTAL	**20,317,313,846**	**18,644,563,998**

DERIVATIVES TRANSACTIONS (MACAU BRANCH)

	30 Jun 2026 MOP	31 Dec 2025 MOP
Exchange rate contracts		
Forward purchases	80,545,473	478,186,000
Forward sales	74,727,000	479,690,807
Interest rate contracts		
Purchases	-	79,931,193
Sales	-	76,881,000
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	155,272,473	1,114,689,000
TOTAL OFF-BALANCE SHEET EXPOSURES	**20,472,586,319**	**19,759,252,998**

GEOGRAPHIC DISTRIBUTION OF FINANCIAL DERIVATIVES

	30 Jun 2026 MOP	31 Dec 2025 MOP
Portugal	155,272,473	1,114,689,000
TOTAL	**155,272,473**	**1,114,689,000**

CREDIT RISK WEIGHTED AMOUNTS OF THE DERIVATIVES TRANSACTIONS

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

	30 Jun 2026 MOP	31 Dec 2025 MOP
Exchange rate contracts	4,856,070	4,781,860
Interest rate contracts	-	3,839,440
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	**4,856,070**	**8,621,300**

NET FAIR VALUE OF THE DERIVATIVES TRANSACTIONS

	30 Jun 2026 MOP	31 Dec 2025 MOP
Exchange rate contracts	6,236,668	(658,828)
Interest rate contracts	-	3,439,779
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	**6,236,668**	**2,780,951**

RELATED PARTY TRANSACTIONS (MACAU BRANCH)

1. Balances and transactions with Head Office

Statement of Financial Position

	30 Jun 2026 MOP	31 Dec 2025 MOP
Assets		
Balances with credit institutions repayable on demand	133,818,931	153,524,108
Other loans and advances to credit institutions	1,549,323,722	999,703,926
Other assets	6,236,668	3,439,779
Total	1,689,379,321	1,156,667,813
Liabilities		
Deposits from credit institutions	3,236,252,827	2,733,389,490
Other liabilities	-	658,828
Total	3,236,252,827	2,734,048,318

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

	30 Jun 2026 MOP	30 Jun 2025 MOP
Interest income	18,455,683	15,039,308
Interest expense	(34,110,015)	(23,832,376)
Exchange gain/(loss)	(1,529,819)	6,081,543
Other operating expense	(563,580)	(512,383)

Off- Balance Sheet Exposures

	30 Jun 2026 MOP	31 Dec 2025 MOP
Exchange rate contracts		
Purchases	80,545,473	478,186,000
Sales	74,727,000	(479,690,807)

	30 Jun 2026 MOP	31 Dec 2025 MOP
Interest rate contracts		
Purchases	-	79,931,193
Sales	-	76,881,000

2. Balances and transactions with other related parties

Statement of Financial Position

	30 Jun 2026 MOP	31 Dec 2025 MOP
Assets		
Loans and advances to customers	459,439,889	473,920,869
Total	459,439,889	473,920,869
Liabilities		
Deposits from customers	11,035,953	299,250,206
Total	11,035,953	299,250,206

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 2026 MOP	30 Jun 2025 MOP
Interest income	10,134,364	10,611,637
Interest expense	(204,693)	(352,112)

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 2026 MOP	30 Jun 2025 MOP
Remuneration	3,094,936	3,758,990

LIST OF SHAREHOLDERS WITH QUALIFYING 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

Luís Miguel Nogueira Freire Cortes Martins	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
António Ferreira Pinto Júnior	Member
Carla Sofia Pereira Bambulo	Member
Fernando da Costa Lima	Member
Isabel Maria de Oliveira Capelôa Gil	Member
João Nuno de Oliveira Jorge Palma	Member
José Pedro Rivera Ferreira Malaquias	Member
Luís Miguel Manso Correia dos Santos	Member
Maria Madalena Cascais Mendes Tomé	Member
Maria José Henriques Barreto de Matos de Campos	Member
Miguel de Campos Pereira de Bragança	Member
Patrícia Andrea Bastos Teixeira Lopes Couto Viana	Member
Vicent Li (Tao Li)	Member

EXECUTIVE COMMITTEEE

Miguel Maya Dias Pinheiro	Chairman
Miguel de Campos Pereira de Bragança	Vice-Chairman
João Nuno de Oliveira Jorge Palma	Vice-Chairman
António Ferreira Pinto Júnior	Member
Luís Miguel Manso Correia dos Santos	Member
Maria José Henriques Barreto de Matos de Campos	Member

REMUNERATIONS AND WELFARE BOARD

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

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

Patrícia Andrea Bastos Teixeira Lopes Couto Viana	Chairwoman
Fernando da Costa Lima	Member
Valter Rui Dias de Barros	Member
Carla Sofia Pereira Bambulo	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

CREDIT EXPOSURES BY GEOGRAPHIC DISTRIBUTION (MACAU BRANCH)

As of 30 Jun 2026

	2026		*2026*	
	Gross Amount		*ECL*	
	Stage1 & 2	*Stage3*	*Stage1 & 2*	*Stage3*
	MOP	MOP	MOP	MOP
Other loans and advances to credit institutions				
Korea	210,312,934	-	176,498	-
Portugal	1,651,725,191	-	35,578	-
Sub-total	1,862,038,125	-	212,076	-
Loans and advances to customers				
Cayman Islands	82,406,854	-	4,998,725	-
Chinese Mainland	352,112,316	-	15,373,810	-
Hong Kong	2,273,304,380	124,733,696	41,555,702	124,573,310
Korea	331,247,707	-	5,279,704	-
Macau	417,255,790	-	5,192,922	-
Netherlands	1,820,086,819	-	2,232,950	-
Portugal	8,892,345	-	73,815	-
United States	27,703,846	-	146,544	-
Sub-total	5,313,010,057	124,733,696	74,854,172	124,573,310
Total	7,175,048,182	124,733,696	75,066,248	124,573,310

As of 31 Dec 2025

	2025		*2025*	
	Gross Amount		*ECL*	
	Stage1 & 2	*Stage3*	*Stage1 & 2*	*Stage3*
	MOP	MOP	MOP	MOP
Other loans and advances to credit institutions				
Korea	40,306,839	-	21,349	-
Portugal	1,084,057,253	-	68,143	-
Sub-total	1,124,364,092	-	89,492	-
Loans and advances to customers				
Cayman Islands	82,414,302	-	4,881,292	-
Chinese Mainland	366,179,584	-	15,211,352	-
Hong Kong	2,261,418,545	120,542,047	39,625,187	120,566,417
Korea	248,606,688	-	4,967,580	-
Macau	386,968,669	-	5,166,225	-
Netherlands	1,585,353,749	-	2,528,140	-
Portugal	9,398,902	-	252,043	-
United States	27,092,581	-	161,181	-
Sub-total	4,967,433,020	120,542,047	72,793,000	120,566,417
Total	6,091,797,112	120,542,047	72,882,492	120,566,417

Geographic Distribution for Guarantees and undrawn commitments as of 30 Jun 2026

	2026		*2026*	
	Gross Amount		*ECL*	
	Stage1 & 2	*Stage3*	*Stage1 & 2*	*Stage3*
	MOP	MOP	MOP	MOP
Hong Kong	478,094,075	-	4,212,372	-
Macau	262,991,176	-	2,373,090	-
Netherlands	2,187,960,230	-	1,878,387	-
Portugal	40,000	-	1	-
United States	133,841,940	-	434,533	-
Singapore	71,951,023	-	428,391	-
Korea	-	-	-	-
Total	3,134,878,444	-	9,326,774	-

Geographic Distribution for Guarantees and undrawn commitments as of 31 Dec 2025

	2025		*2025*	
	Gross Amount		*ECL*	
	Stage1 & 2	*Stage3*	*Stage1 & 2*	*Stage3*
	MOP	MOP	MOP	MOP
Hong Kong	549,992,443	-	705,245	-
Macau	338,391,393	-	819,223	-
Netherlands	2,387,854,158	-	558,127	-
Portugal	4,749,701	-	-	-
United States	133,564,147	-	102,675	-
Singapore	55,746,570	-	12,056	-
Korea	160,310,000	-	24,394	-
Total	3,630,608,412	-	2,221,720	-

LOANS AND ADVANCES AND EXPECTED CREDIT LOSS (ECL) BY INDUSTRY DISTRIBUTION AS OF 30 JUNE 2026

	2026		*2026*	
	Gross Amount		*ECL*	
	Stage1 & 2	*Stage 3*	*Stage1 & 2*	*Stage 3*
	MOP	MOP	MOP	MOP
Other loans and advances to credit institutions	1,862,038,125	-	212,076	-
Loans and advances to credit institution				
Mining industries	85,130,503	-	146,614	-
Manufacturing industries	499,901,350	-	14,085,695	-
Electricity, gas and water	88,285,741	-	1,189,367	-
Construction and public works	288,391,551	124,733,696	5,082,422	124,573,310
Wholesale and retail trade	338,709,834	-	6,086,931	-
Transport, warehousing and communications	259,670,385	-	1,295,489	-
Non-monetary financial institutions	665,343,388	-	8,949,844	-
Gaming	103,294,104	-	1,466,334	-
Information technology	81,033,201	-	1,227,949	-
Other industries	2,887,674,921	-	34,859,968	-
Personal loans	15,575,079	-	463,559	-
	5,313,010,057	124,733,696	74,854,172	124,573,310
Total	7,175,048,182	124,733,696	75,066,248	124,573,310

LOANS AND ADVANCES AND EXPECTED CREDIT LOSS (ECL) BY INDUSTRY DISTRIBUTION AS OF 31 DECEMBER 2025

	2025		*2025*	
	Gross Amount		*ECL*	
	Stage1 & 2	*Stage 3*	*Stage1 & 2*	*Stage 3*
	MOP	MOP	MOP	MOP
Other loans and advances to credit institutions	1,124,364,092	-	89,492	-
Loans and advances to credit institution				
Mining industries	83,754,471	-	137,836	-
Manufacturing industries	443,631,083	-	4,511,416	-
Electricity, gas and water	105,489,241	-	1,003,209	-
Construction and public works	299,690,776	120,542,047	4,932,622	120,566,417
Wholesale and retail trade	327,602,996	-	5,798,750	-
Transport, warehousing and communications	104,612,221	-	996,590	-
Non-monetary financial institutions	732,993,584	-	19,218,922	-
Gaming	48,206,872	-	756,070	-
Information technology	80,435,493	-	502,349	-
Other industries	2,725,974,525	-	34,365,184	-
Personal loans	15,041,758	-	570,052	-
Sub-total	4,967,433,020	120,542,047	72,793,000	120,566,417
Total	6,091,797,112	120,542,047	72,882,492	120,566,417

PAST DUE EXPOSURES – LOANS AND ADVANCES TO CUSTOMERS

	30 Jun 2026 MOP	% *	31 Dec 2025 MOP	% *
Less than 3 months	29,545,410	0.54	-	-
More than 3 months but less than 6 months	-	-	-	-
More than 6 months but less than 1 year	-	-	-	-
More than 1 year	-	-	-	-
	29,545,410	0.54	-	-
Mitigation from collaterals**	-		-	
Net past due exposures	29,545,410		-	
Impairment allowances to past due exposures	(6,175,744)		-	

* % on total loans to customers (gross)
** Mitigation is driven from a collateral item valued MOP 32,070,599 for the past due exposures.

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

Credits as of 30 June 2026

MOP'000

Asset Class	Outstanding Balance	Real Guarantee Value	Net Exposure	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Total ECL
Other loans and advances to credit institutions							
Pass	1,862,038			212	-	-	212
Loans and advances to customers							
Pass	5,238,279			49,191	18,500	-	67,691
Special Mention	45,186			988	-	-	988
Substandard	29,545	32,071	-	-	6,176	-	6,176
Doubtful	-	-	-	-	-	-	-
Loss	124,734	-	124,734	-	-	124,573	124,573
Sub-total	**5,437,744**	**32,071**	**124,734**	**50,179**	**24,676**	**124,573**	**199,428**
Total	**7,299,782**	**32,071**	**124,734**	**50,391**	**24,676**	**124,573**	**199,640**

Credits as of 31 December 2025

MOP'000

Asset Class	Outstanding Balance	Real Guarantee Value	Net Exposure	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Total ECL
Other loans and advances to credit institutions							
Pass	1,124,364			90	-	-	90
Loans and advances to customers							
Pass	4,922,240			42,840	28,886	-	71,726
Special Mention	45,193			1,067	-	-	1,067
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	120,542	-	120,542	-	-	120,566	120,566
Subtotal	**5,087,975**	**-**	**120,542**	**43,907**	**28,886**	**120,566**	**193,359**
Total	**6,212,339**	**-**	**120,542**	**43,997**	**28,886**	**120,566**	**193,449**

FOREIGN EXCHANGE POSITIONS AS OF 30 JUNE 2026 (MACAU BRANCH)

SPOT POSITION [LONG (+); SHORT (-)]	MOP'000
CURRENCIES	
Macau Pataca (MOP)	(1,977,912)
Australian Dollar (AUD)	(792)
Canadian Dollar (CAD)	82
Chinese Yuan (CNY)	2,184
Euro (EUR)	(758)
Hong Kong Dollar (HKD)	1,972,361
Japanese Yen (JPY)	76,369
South African Rand (ZAR)	(264)
Swiss Franc (CHF)	(95)
British Pound (GBP)	(1,872)
USA Dollar (USD)	(75,124)
FORWARD POSITION [LONG (+); SHORT (-)]	
USA Dollar (USD)	80,545
Japanese Yen (JPY)	(74,727)
NET POSITION (ALL CURRENCIES)	-
NET POSITION (ALL FOREIGN CURRENCIES)	**1,977,912**

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

As of 30 Jun 2026 MOP'000

CURRENCIES	HKD
SPOT ASSETS	2,139,803
SPOT LIABILITIES	(167,442)
FORWARD PURCHASES	-
FORWARD SALES	-
NET POSITION	**1,972,361**

ASSETS MATURITY ANALYSIS (MACAU BRANCH)

At 30 June 2026

	Repayable on demand MOP'000	*Within 1 month* MOP"000	*1 months to 3 months* MOP'000	*3 months to 1 year* MOP'000	*1 year to 3 years* MOP'000	*Over 3 years* MOP'000	*Indefinite* MOP'000	*Total* MOP'000
Assets								
Cash and balances with the Monetary Authority of Macau	29,469	-	-	-	-	-	39,433	**68,902**
Balances with credit institutions repayable on demand	153,706	-	-	-	-	-	-	**153,706**
Other loans and advances to credit institutions	52	165,178	635,633	851,602	124,901	84,460	-	**1,861,826**
Loans and advances to customers	-	-	-	615,710	3,184,463	1,438,143	-	**5,238,316**
Liabilities								
Deposits from credit institutions	17,200	607,021	289,258	938,985	1,314,016	172,898	-	**3,339,378**
Deposits from non-bank customers	640,938	226,920	370,744	2,523,553	-	-	-	**3,762,155**
Deposits from public sector	-	-	-	-	-	-	-	**-**

At 31 December 2025

	Repayable on demand MOP'000	*Within 1 month* MOP"000	*1 months to 3 months* MOP'000	*3 months to 1 year* MOP'000	*1 year to 3 years* MOP'000	*Over 3 years* MOP'000	*Indefinite* MOP'000	*Total* MOP'000
Assets								
Cash and balances with the Monetary Authority of Macau	34,620	-	-	-	-	-	39,433	**74,053**
Balances with credit institutions repayable on demand	179,707	-	-	-	-	-	-	**179,707**
Other loans and advances to credit institutions	45	885,449	35,535	163,277	-	39,969	-	**1,124,275**
Loans and advances to customers	-	13,612	126,661	1,454,598	2,974,264	325,481	-	**4,894,616**
Liabilities								
Deposits from credit institutions	512	157,685	314,422	1,349,375	1,089,922	176,554	-	**3,088,470**
Deposits from non-bank customers	855,790	464,833	470,534	769,336	-	-	-	**2,560,493**
Deposits from public sector	-	369,358	-	-	-	-	-	**369,358**

SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2026 (MACAU BRANCH)

MOP'000

Arithmetic mean of the minimum weekly amount of cash in hand during the reporting period (1H 2026)	57,230
Arithmetic mean of the average weekly amount of cash in hand during the reporting period (1H 2026)	82,184
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the reporting period (1H 2026)	101%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the reporting period (1H 2026)	85%

CONSOLIDATED INFORMATION AS OF 30 JUNE 2026 – KEY INDICATORS OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP

	IN MOP (MILLIONS) @9.2212	IN EURO (MILLIONS) OR %
BALANCE SHEET		
Total assets	1,058,594	114,800
Loans to customers (net)	588,645	63,836
Balance sheet customer funds	876,595	95,063
Deposits and other resources from customers	859,868	93,249
Loans to customers (net)/Balance sheet customer funds		67.2%
Total liabilities	970,421	105,238
Total equity	88,173	9,562
PROFITABILITY		
Net operating revenues	17,981	1,950
Operating costs	6,639	720
Impairment and provisions	2,702	293
Income before income tax	8,631	936
Income tax		
Current	655	71
Deferred	1,955	212
Non-controlling interests	811	88
Net income attributable to shareholders of the Bank	5,219	566
Return on average shareholders' equity (ROE)		14.6%
Return on average assets (ROA)		1.2%
Net interest margin		2.83%
Net operating revenues/Average net assets		3.6%
Cost to income (Operating costs/Net operating revenues)		36.9%
Staff costs/Net operating revenues		20.1%
CAPITAL – according to indicators published in BCP's Semi-Annual Report as of 30 Jun 2026 (Fully Implemented)		
Own funds	80,455	8,725
Total risk weighted assets	417,600	45,287
SOLVENCY RATIOS		
CET I		15.1%
Tier I		16.5%
Total		19.3%

OTHER INFORMATION

None.